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CITY OF DOWNEY
2000-2005 HOUSING ELEMENT

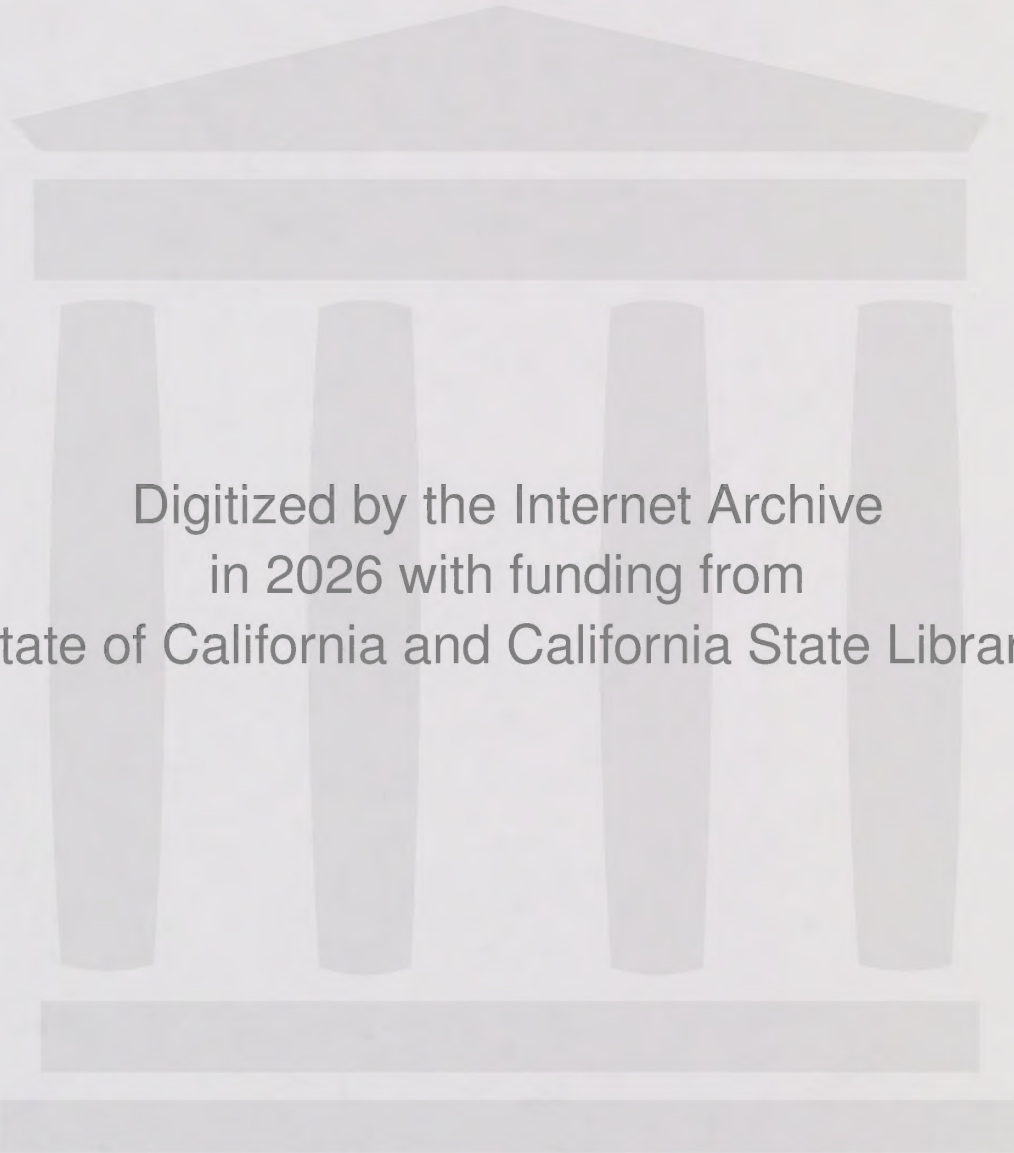


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City of Downey 2000-2005 Housing Element

December 2001

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CITY OF DOWNEY HOUSING ELEMENT

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1. Introduction

A. COMMUNITY CONTEXT

The City of Downey is a full service city of more than 100,000 people located in Los Angeles County (see Figure 1). The City is located near several major freeways, including Interstates 5, 105, 605, and 710. Settlement in the Downey area first occurred when John Downey began subdividing the local Spanish ranchos in the late 1800s. Soon after, the Southern Pacific Railroad was completed nearby the settlements, and the community developed into a hub for agricultural business. By the early 1900s, the City was well established, with a Sunkist packing plant and retail business in downtown.

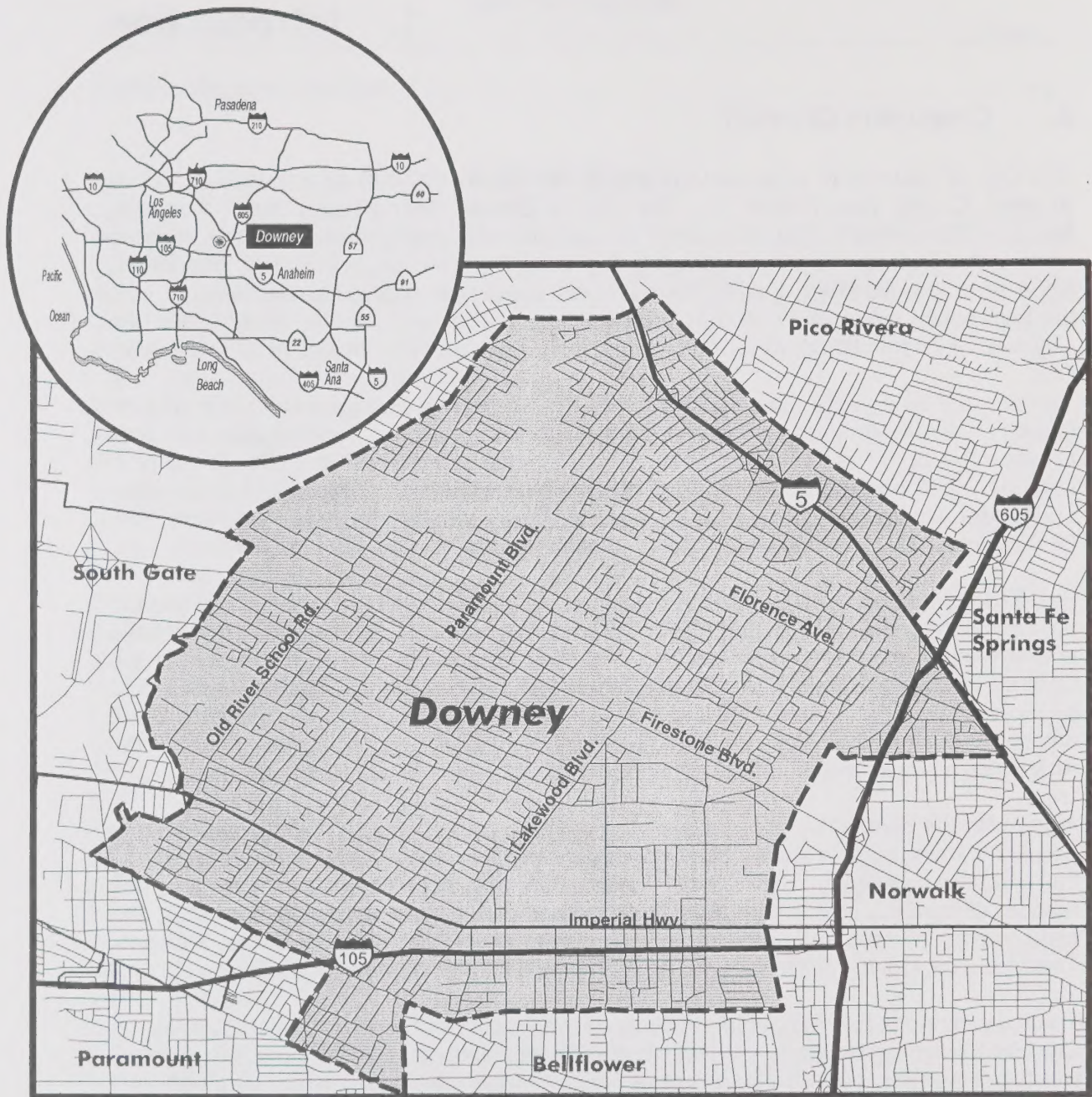
The World War II years marked the birth of the aerospace and petroleum industries in Downey. North American Rockwell began producing aircraft for the war, and later became the home of the Apollo and Space Shuttle programs. In 1956, the City of Downey incorporated amidst a post-war population boom. Following incorporation during the 1950s and 1960s, the population grew from under 30,000 to more than 86,000, as agricultural land was rapidly replaced by new housing developments.

By 1970, almost no agricultural land remained in the community. Downey continued to prosper during the 1970s and 1980s, particularly due to defense industry related employment. The 1980s saw a slight decline in population due to clearance for the Century Freeway. However, like other cities across the Southland, Downey was hit hard by the recession during the 1990s as the local economy restructured with declines in the defense industry. The City has only recently begun to recover from the effects of the recession, as revitalization efforts continue to yield positive results for the City.

Along with the population changes over the past fifty years, the City has also undergone significant demographic shifts. Most notably among the shifts is the continued growth of the Hispanic population. The City of Downey has also experienced an increase in the number of families, with a corresponding increase in average household size. The age composition of residents has remained stable over time despite these changes. Therefore, the Downey of today remains primarily a family oriented community.

The housing stock has remained relatively unchanged over the past two decades, as the City has been near buildout. Housing in the City consists mainly of single family homes, which account for over 60 percent of all units. Relatively modest housing growth has occurred over the past 20 years, with the lack of vacant land. Instead, new development has occurred with the recycling of previously used parcels and the conversion of non-residential uses accounting for nearly all of the housing growth.

As a mature community, the 2000-2005 Housing Element continues the City's focus in the 1992 Housing Element on preserving the condition of the existing housing stock, focusing on providing affordable housing opportunities for all income groups, and improving the quality of life in neighborhoods for City residents.



SOURCE: CBA, Inc., 2001



City of Downey
Boundary



0 0.5 1 2 Miles

Figure 1
Regional Location

B. STATE POLICY AND AUTHORIZATION

The California State Legislature has identified the attainment of a decent home and suitable living environment for every citizen as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive general plan. Section 65302 (c) of the Government Code sets forth the specific components to be contained in a community's housing element. State law further requires housing elements to be updated at least every five years to reflect a community's changing housing needs. Downey's housing element was last updated in 1992. However, the State Legislature extended the life of the 1992 Housing Element to the Year 2000. This Housing Element is for the planning period of 2000-2005.

C. ROLE OF THE HOUSING ELEMENT

Downey is faced with several important housing issues: balancing employment and housing opportunity, a match between the supply and demand for housing, preserving and enhancing the affordability of housing to all economic segments of the population, and preserving the existing quality of the housing stock. This Housing Element provides policies and programs to address these issues.

Downey's housing element is a five-year plan extending from 2000-2005, unlike other General Plan elements which typically cover a minimum ten-year planning horizon. This housing element identifies strategies and programs that focus on: (1) preserving and improving housing and neighborhoods; (2) providing adequate housing sites; (3) assisting in the provision of affordable housing; (4) removing governmental constraints to housing investment; and (5) promoting fair and equal housing opportunities.

D. DATA SOURCES

Various sources of information are used to prepare the Housing Element. The 1990 Census provides the basis for understanding population and household characteristics. Where available, this data has been updated using the 2000 Census. However, as 2000 Census data is limited thusfar, the Housing Element relies heavily on 1990 Census Data. Several data sources are used to supplement and update the 1990 Census:

- Housing market information is updated by City surveys and property tax assessor's files;
- Public and private nonprofit housing agencies are consulted for data on special needs groups;
- Lending patterns for home purchase and home improvement loans are provided through the Home Mortgage Disclosure Act (HMDA) database;
- Employment data is updated by the State Employment Development Department; and
- Note that HCD relied on 1990 Census data for the Regional Housing Needs Determination.

E. PUBLIC PARTICIPATION

Downey residents have several opportunities to comment and make recommendations on the Housing Element. Public hearings are held before the Planning Commission and the City Council prior to the adoption of the Element, and comments are incorporated into the final document. Notification of public hearings is published in the local newspaper and on the City's website and copies of the Housing Element are made available at City Hall and in the Downey Public Library. To ensure that all economic segments of the community are heard, the Draft will be sent to the following groups representing various interests in the community:

- Downey Unified School District
- Downey Chamber of Commerce
- Downey Board of Realtors
- Los Angeles Community Design Center
- Long Beach Affordable Housing Coalition
- Greater Los Angeles Habitat for Humanity

Upon completion of the draft Housing Element, the document will undergo further review by the Planning Commission, City Council, and the public. After approval, the draft Housing Element is sent to the State Department of Housing and Community Development (HCD) for their review. After review, the Planning Commission and the City Council hold public hearings. Comments received from HCD are required to be heard before those committees. To ensure that all economic segments of the community maintain involvement throughout the process, notification is published in the local newspaper in advance of each hearing and copies of the draft Element are available for public review at City Hall and public library, and the Downey Unified School District.

F. RELATIONSHIP TO THE GENERAL PLAN

The 2000-2005 Housing Element is the third of ten elements of the City's comprehensive General Plan. The City of Downey adopted its General Plan in 1992. The City's adopted General Plan is currently comprised of the following eight elements: (1) Land Use Element, (2) Circulation Element, (3) Housing Element, (4) Conservation Element; (5) Safety Element; (6) Noise Element; (7) Open Space Element; (8) Design Element; (9) Economic Development Element; and (10) Hazardous Waste Management.

The Housing Element builds upon the other General Plan Elements and is consistent with the policies set forth in those elements. The City will ensure consistency between General Plan elements so that policies introduced in one element are consistent with other elements. At this time, the revised Element does not propose significant change to any other element of the City's 1992 General Plan. However, if changes to any element become necessary over to maintain internal consistency, the Planning Commission and City Council will propose such changes for consideration.

2. Housing Needs Assessment

Housing needs are determined largely by the characteristics of the population (age, household size, income, etc.) and the type of housing stock (tenure, size, cost, etc.). The existing housing stock is rarely perfectly suited to all residents, because life situations change and different types of housing are needed at different stages in life. This section explores the characteristics of the existing and projected population and housing stock in order to define the changing housing needs of Downey

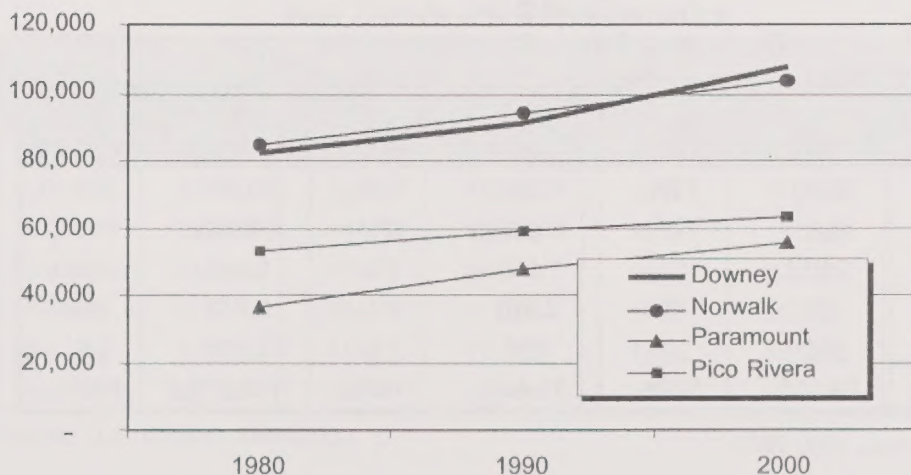
A. POPULATION CHARACTERISTICS

Population characteristics affect the type and amount of housing needed in a community. Population growth trends, age characteristics, and employment characteristics all affect the type and extent of housing needs of a community. Analysis of these issues provides insight into the specific housing needs of the community. This section discusses key population characteristics and trends in Downey.

1. Population Trends

According to the 2000 U.S. Census, Downey's population was 107,323 as of April 2000. This represents a 17 percent increase from the 1990 population, and an increase of 30 percent from the 1980 population. As shown in **Chart 2-1**, the City's population growth over the past twenty years has mirrored surrounding communities. Countywide, population has increased 27 percent over the same period, albeit like many of the jurisdictions, population growth slowed to 7 percent from 1990 to 2000.

Chart 2-1
Regional Population Trends

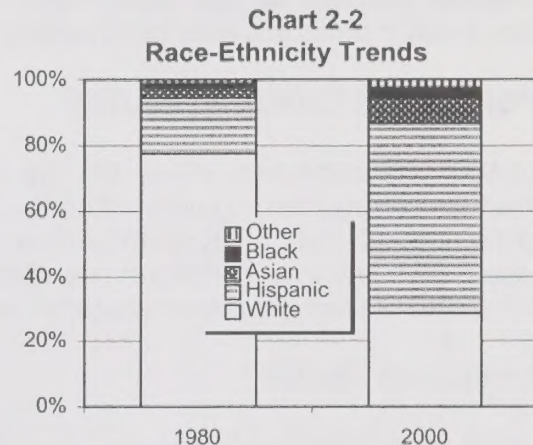


Sources: U.S. Census, 1980, 1990 and 2000.

2. Race and Ethnicity

Southern California region as a whole is gradually becoming increasingly diverse in racial and ethnic composition. These changes may have implications for housing needs to the extent that different groups have different household characteristics, and income levels that may affect their preferences and needs for housing. Understanding changes in race/ethnicity provides a basis for addressing housing needs.

The racial and ethnic composition of Downey residents has significantly changed over the past two decades. As **Chart 2-2** illustrates, the percent of Whites has declined from over three-quarters of the population to less than one-third. In contrast, there has been a significant increase in minorities. In particular, Hispanics have increased from 17 percent to over 58 percent of residents. In addition, the Asian share of the population doubled from 4 to 8 percent, while Blacks increased from 1 to 3 percent of the population.



The numeric and percentage change in the race and ethnic composition of Downey residents is illustrated in **Chart 2-3**. These changes may have important implications for housing needs. For example, as discussed later in this chapter, different race/ethnic groups tend to have different household characteristics (e.g., age, family size, etc.) based on cultural preferences. These differences in combination with the availability and affordability of the housing may present different housing issues. This is particularly the case with different household sizes, which impact the size of housing needed.

Chart 2-3
Racial and Ethnic Characteristics

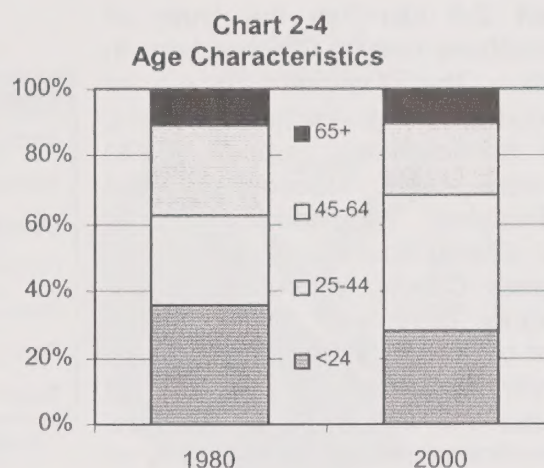
Race/Ethnicity	1980		1990		2000	
	Persons	Percent	Persons	Percent	Persons	Percent
White	63,907	77%	50,682	55%	30,851	29%
Hispanic	13,910	17%	29,569	32%	62,089	58%
Asian	2,917	4%	7,653	8%	8,310	8%
Black	797	1%	2,876	3%	3,717	3%
Other	1,050	1%	664	1%	2,356	2%
Total	82,581	100%	91,444	100%	107,323	100%

Source: U.S. Census, 1980-2000.

3. Age Characteristics

Downey's housing needs are determined largely by the age characteristics of residents. Each age group has distinct lifestyles, family type and size, income, and housing preferences. As people move through each life stage, housing needs and preferences also change. Consequently, evaluating the age characteristics of a community is an important factor in identifying and addressing the housing needs of residents.

Changes in the age distribution of City residents since 1980 are shown in **Chart 2-4**. Over the last twenty years, Downey has remained a community of middle-age residents, with the 25-44 age group having the largest share of the population. During this period, the major change that occurred was a substantial increase in the 25-44 age group (27 percent to 31 percent) and a significant decline in the 45-64 age group (26 percent to 19 percent). Elderly persons remained constant at 11 percent of the population.



A detailed analysis of age characteristics and trends over the past two decades is summarized in **Chart 2-5**. As shown below, there has been a significant increase in all age groups below ages 45. The increase in younger adults have led to an increase in children over the 1990s. Thereafter, middle age adults between ages 45 and 64 declined through the 1980s but then increased considerably over the 1990s. The senior population, after increasing significantly over the 1980s, declined slightly.

**Chart 2-5
Age Trends and Characteristics**

Age Group	1980		1990		2000	
	Persons	Percent	Persons	Percent	Persons	Percent
<5	4,680	6%	6,766	7%	8,606	8%
5-14	9,756	12%	11,713	13%	17,509	16%
15-24	15,248	18%	13,803	15%	15,780	15%
25-44	22,089	27%	29,313	32%	33,433	31%
45-64	21,678	26%	17,586	19%	20,166	19%
65+	9,130	11%	12,263	13%	11,829	11%
Total	82,581	100%	91,444	100%	107,323	100%

Source: U.S. Census, 1980-2000.

4. Employment Characteristics

The type of employment impacts housing needs in the sense that different jobs with different income levels determine the type of housing available to a given household. In 1990, nearly 45,000 Downey residents were employed, with a labor force participation rate of approximately 66 percent. The unemployment rate in the City was 4.3 percent in 1999, which is lower than the County rate of nearly 6 percent.

Chart 2-6 identifies the types of occupations held by City residents in 1990. The largest type of occupations was Technical, Sales, and Administrative Support (38%) followed by Managerial and Professional Occupations (24%). This differed from the job mix in Los Angeles County, where the former category comprised 32% and the latter comprised 27% of jobs held by County residents. The remaining occupations were held by an equal proportion of residents in the City of Downey and Los Angeles County.

Chart 2-6
Occupation of Residents in 1990

Occupation	Number	Percent
Technical, Sales, Admin.	16,988	38%
Managerial/Professional	10,860	24%
Operators, Fabricators, Labor	6,502	15%
Production, Craft, Repair	5,737	13%
Service Occupations	4,519	10%
Farming, Forestry, Fishing	213	0%
Total	44,606	100%

Source: U.S. Census, 1990.

Over the 1990s, Downey has experienced a significant shift in its job base (**Chart 2-7**). According to the Employment Development Department, the City has experienced a significant loss in durable manufacturing jobs (approximately 5,000) over the 1990s. Despite this loss, however, Downey has recorded considerable gains in its service sector, nondurable manufacturing, and public sector employment. Taken together, total employment levels have actually increased 6% over the decade.

Chart 2-7
Employment Profile

	Average Employment (# Jobs)		
	1991	1999	Change
Construction	948	1,081	+14%
Manufacturing -- Durable	~ 10,000*	4,645	N/A.
Manufacturing - Nondurable	927	1,649	+78%
Transportation and Public Utilities	1,404	1,080	-23%
Wholesale and Retail Trade	8,411	8,076	+4%
Finance, Insurance and Real Estate	2,085	1,779	-15%
All Other Services	9,275	13,989	+51%
Public Sector and School Districts	6,075	8,444	+39%
Total	38,593	40,743	+6%

Source: Employment Development Department (2001)

Note: Does not include jobs from self-employment

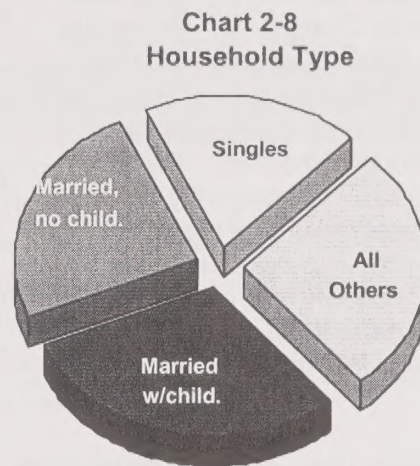
*Data was suppressed for confidentiality and totals may not add up exactly.

B. HOUSEHOLD CHARACTERISTICS

Household type and size, income levels, the presence of special housing needs and other household characteristics determine the type of housing needed by residents as well as the housing choices available to them. This section discusses the various household characteristics in the City, including various special needs groups.

1. Household Type

The composition and type of households residing in Downey is shown in **Chart 2-8**. The largest proportion of households was married families with children, which accounted for 30 percent of households in 1990. Married couples with no children living at home represented another one quarter of families. Other families, including single parent families and two family households, comprised 27 percent of the population. Single parents with children comprised the majority of "other" families in Downey. Lastly, single persons comprised the remaining 19 percent of residents.



Important changes in Downey's household composition are shown in **Chart 2-9**. The large increase in "other households" (e.g., single parent families, persons doubling up, etc.) indicate an important need, because they are most susceptible to overpayment and overcrowding. Moreover, the small net increase in households from 1980 to 2000, when viewed alongside a 24 percent increase in population indicates that the population growth is due to an increase in household size. The Department of Finance shows that average household size has continued to increase to well over 3 persons in 2000.

**Chart 2-9
Household Characteristics**

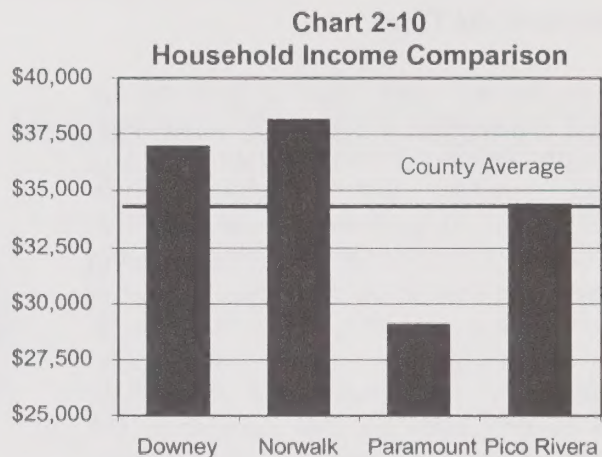
Household Type	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Households	32,686	--	33,013	--	33,989	
Persons Per Hhld.	2.5	--	2.7	--	3.2	
<i>Household Type</i>						
Married w/children	7,394	23%	8,365	25%	10,067	30%
Married, no children	11,242	34%	9,454	29%	8,337	25%
Single Persons	8,412	26%	7,593	23%	6,479	19%
All Others	<u>5,638</u>	<u>17%</u>	<u>7,601</u>	<u>23%</u>	<u>9,106</u>	<u>27%</u>
Total	32,686	100%	33,013	100%	33,989	100%

Source: U.S. Census, 1980-2000.

2. Household Income

Household income is the most important factor affecting housing opportunity. A household's income determines the ability to balance housing costs with the other necessities of life. In evaluating income, household income levels vary among the different household characteristics, including tenure and household type.

The median household income of Downey and the surrounding cities is shown in **Chart 2-10**. According to the 1990 Census, Downey's median household income of \$37,000 was generally comparable to the County median. Downey's income was significantly higher than households in Paramount or Pico Rivera. However, in contrast, Norwalk households had a higher median household income than households in Downey.



To analyze the income distribution among households, the Southern California Association of Governments prepares an existing need statement, grouping households into income categories based on a percentage of the County Median Family Income (MFI) and household size. The four income categories are as follows: very low income, low income, moderate-income, and above moderate or upper income.

Chart 2-11 shows that 39 percent of the City's total households earn lower income (low and very low incomes) – exactly the same as in the County. More than 35 percent of all households earned above moderate income, while 25 percent earned moderate income. Among tenure types, owners comprised a majority of above-moderate income households, while renters accounted for a larger proportion of other income groups.

Chart 2-11
Household Income Profile

Income Group	Annual Income Range	Percent of Owners	Percent of Renters	Total Percent
Very Low (0-50% MFI)	below \$25,000	8%	12%	20%
Low (50-80% MFI)	\$25,000 to \$41,000	8%	11%	19%
Moderate (80-120% MFI)	\$41,000 to \$61,000	12%	13%	25%
Above Moderate (>120% MFI)	Over \$61,000	25%	11%	36%
Total		52%	48%	100%

Source: Southern California Association of Governments
Existing Need Statement, 1999

3. Special Needs Groups

Certain population groups have difficulty in finding decent, affordable housing due to the presence of special needs. These needs may be related to one's income, family characteristics or status, disabilities, or household characteristics, etc. State law identifies the special needs groups as elderly households, persons with disabilities, large households, female headed families, homeless persons, and farm workers.

The size of special needs groups in Downey is shown in **Chart 2-12**. The largest special need group is elderly households, comprising 22% of all households in Downey. The second largest special need group is disabled persons, with 9,479 persons. Information on the number of households is unavailable. Large households and female-headed families follow, comprising 12% and 9% of total households respectively. The following discussion describes and analyzes the most critical housing needs of each special need group.

Chart 2-12
Special Needs Groups

Special Needs Groups	Number	Percent of Total
Elderly Households	7,307	22.1%
Large Households	4,185	12.7%
Female Headed Families	3,216	9.7%
Persons with Disabilities	9,479	9.3%
Farmworkers	22	<1%
Homeless Persons	38	<1%

Source: 1990 U.S. Census

Elderly Households: Elderly households (65 years and older) are the largest special needs group in Downey, accounting for more than 20 percent of the total households. Approximately 75 percent of the elderly are homeowners. The elderly often face housing problems due to their limited income and higher health costs that often contribute to higher overpayment. Moreover, the higher prevalence of disabilities can make it difficult to live independently. The factors contributing to housing problems are discussed below:

According to the 1990 Census, approximately one quarter of the elderly population in Downey suffers from a disability. Limited income is also a critical issue for elderly. Nearly 56 percent of elderly households in the City earn less than 80 percent of the County MFI, while 37 percent earn less than 50 percent of the County MFI. Because of limited income and higher living expenses, 27 percent of elderly households in the City overpay for housing, including 63 percent of renter households.

To assist in meeting the needs of senior households, the City offers the Senior Paint and Fix-Up Program which provides free exterior painting, safety and energy related home improvements to 36 households annually. This allows seniors to help maintain their homes given their limited income. With respect to housing opportunities, three complexes providing 350 units of senior housing are within Downey. In addition, the City-funded Downey Senior Center provides social services to elderly households.

Large Households: Large households are defined as households with five or more members. Large households have special needs due to the lack of adequately sized affordable housing units. Therefore, large households may live in smaller units, oftentimes resulting in overcrowding and/or overpaying for a housing unit. Approximately 13 percent of households have five or more members. In 1990, nearly 70 percent of large renter households and 30 percent of owners lived in overcrowded conditions.

In order to address overcrowding and overpayment among large households, the City can provide incentives for the development of larger rental units or provide programs to encourage room additions. In addition, home ownership assistance programs can also assist large renter households with the purchase of an adequately sized home. Development of second units is yet another alternative to help alleviate overcrowding.

Female Headed Families: Single parent households often require special consideration and assistance as a result of their greater need for affordable housing, accessible and affordable day care, health care, and other supportive services. Female-headed households with children, in particular, tend to have significantly lower incomes than other types of households. As a result, single parent families often have limited housing options, have restricted access to supportive services, and may therefore double up.

In 1990, 10% of all households were single parent with children. In contrast to Downey's overall poverty rate for families (6%), the poverty rate was 24% for female headed families with dependent children and 30% for those with children under five years of age. Another vulnerable group of single parents which are often overlooked is "subfamilies," defined as families with children who are living under the roof of another family. As of the 1990 Census, Downey was home to 762 subfamilies with children.

Persons with Disabilities: According to the 1990 Census, the City of Downey is home to a significant number of persons with work, mobility, or self care disabilities. According to the 1990 Census, the City is home to more than 9,000 persons with disabilities. A disability may limit a person's ability to earn adequate income, and may limit access to traditional housing. Oftentimes, persons with disabilities require special design features (e.g., ramps, grab bars, etc) in their housing units, in order to perform basic living tasks.

Using CDBG Funds, the City assists persons with disabilities through Southern California Rehabilitation Services (SCRS). SCRS provides housing assistance and independent living skills instructions to persons with disabilities. In addition, the City's housing rehabilitation program provides funding for access improvements for the elderly and persons with disabilities. The City also provides funding to the Employment and Living Center, which provides training and support services to 50 persons annually.

Homeless Persons: The 1990 Census identified 38 homeless persons living in the City. However, it is widely recognized that homelessness was undercounted in the census data. Based on a survey conducted by the Downey Police department, the 2000-2005 Consolidated Plan reported less than 12 homeless persons living in the City, while shelter providers in the area estimate the homeless population at 38 persons. Though no shelters are located in Downey, the City is served by the Rio Hondo Temporary Home in Norwalk, for which Downey partially funds using CDBG funds. The Home provides short term transitional housing for up to 130 persons. Additional assistance is available at the Salvation Army facilities in nearby Bell, Whittier, and Huntington Park.

C. HOUSING STOCK CHARACTERISTICS

A community's housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock -- tenure, vacancies, condition and cost -- are important in determining the housing need for the community. This section details the housing stock characteristics of Downey to identify how well the current housing stock meets the needs of the current and future residents of the City.

1. Housing Growth

Chart 2-13 describes housing stock growth in Downey and the surrounding area. Since 1980, the City has experienced only 3% growth in total housing units. Similar to Downey, the surrounding communities also experienced very little housing growth from 1980-2000. The housing growth in Downey and the surrounding communities was also significantly less than that experienced in the County during the same period.

During the 1980s, the City of Downey experienced limited housing growth in comparison to surrounding communities of Norwalk, Paramount, Pico Rivera and the County of Los Angeles. Part of the pattern was due limited residential land. However, an estimated 550 housing units were demolished—most of which for the Glen Anderson Freeway. The majority of the demolitions was completed by the early 1980s. During the 1990s, demolition activity slowed considerably, averaged approximately 35 units annually.

The limited housing growth in Downey and the surrounding areas was due in large part to the economic recession of the late 1980s and early 1990s. The recession depressed demand for housing sales prices and rent levels, thereby discouraging the recycling of underutilized properties in the City. However, one notable exception was the growth from second units. Since 1989, a total of 69 new second units have been developed, accounting for more than 20 percent of the housing unit growth from 1989 to 2000.

Chart 2-13
Housing Unit Growth

Housing Units	1980	1990	2000	Change	
				1980s	1990s
Downey	33,667	34,302	34,759	2%	1%
Norwalk	25,750	27,247	27,554	6%	1%
Paramount	11,730	13,726	14,591	17%	6%
Pico Rivera	15,884	16,316	16,807	3%	3%
Los Angeles County	2.86 mil.	3.16 mil.	3.27 mil.	11%	3%

Source: U.S. Census, 1980-2000.

2. Housing Characteristics

The characteristics of the housing stock over the last 20 years are shown in **Chart 2-14**. The composition of the housing stock has remained generally the same since 1980, with single-family homes comprising more than 60 percent of the housing stock. Multi-family homes continue to comprise over one-third of total housing units, while mobile homes account for only one percent of the total units. In 2000, slightly more than half of households in the City were homeowners. This is similar to the Countywide rate of 52%.

Chart 2-14
Housing Stock Characteristics

Housing Type	1980	Percent of Homes	1990	Percent of Homes	2000	Percent of Homes
Single Family						
Detached	20,438	61%	19,945	58%	20,106	58%
Attached	374	1%	1,430	4%	1,368	4%
Multi-Family						
2-4 Units	1,161	3%	1,411	4%	1,436	4%
5+Units	11,466	34%	11,073	32%	11,503	33%
All Others						
Mobile Homes	228	1%	200	1%	199	1%
All Others	-	0%	243	1%	-	0%
Total	33,667	100%	34,302	100%	34,612	100%

Source: U.S. Census, 1980 and 1990.

California State Department of Finance, 2000 (has not been indexed to the 2000 Census)

Chart 2-15 displays the bedroom mix of housing units by tenure. The City has a similar number of owner and renter-occupied units. However, the majority of larger sized units (3 or more bedrooms) are owner-occupied. The relatively small number of large rental units can contribute to overcrowding and possibly overpayment. The City has a large

Chart 2-15
Tenure by Number of Bedrooms

Bed-rooms	Owner Occupied	Renter Occupied	Vacant	Total
0	77	960	47	1084
1	866	5,803	439	7,108
2	4,678	7,167	546	12,391
3	9,508	1,651	208	11,367
4+	2,195	108	49	2,352
Total	17,324	15,689	1289	34,302

Source: 1990 U.S. Census

proportion of households with 5 or more members and more than 60 percent of large households are lower income and may not be able to acquire an adequately sized unit.

3. Housing Age and Condition

Maintaining the condition of housing within a community is an important contributor to quality of life. Like any other tangible asset, housing is subject to gradual deterioration. If not maintained, housing can deteriorate and depress neighboring property values, discourage reinvestment and eventually impact the quality of life in a neighborhood. Thus maintaining and improving housing quality is an important goal for the City.

In the absence of a comprehensive housing survey, housing age can be used as an indicator of housing conditions with in a community. Although the age of a home does not ultimately determine whether the home requires maintenance, age thresholds can infer housing conditions. In general, minor repair needs generally arise when homes reach 30 years of age, with major rehabilitation needs arising after 50 years. **Chart 2-16** summarizes the decade in which the housing units in the City were built.

Chart 2-16
Year Housing Built

Year Built	Units	% of Total
1980-1990	2,862	8%
1970-1979	3,920	11%
1960-1969	6,793	20%
1950-1959	15,042	44%
Before 1950	5,685	17%
Total	34,302	100%

Source: U.S. Census, 1990-2000.

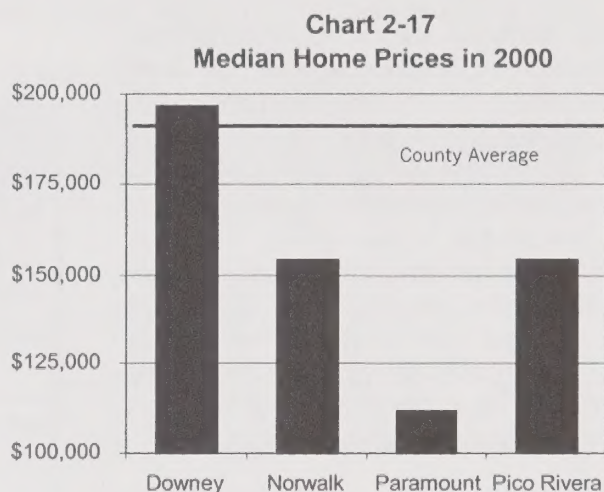
Housing age is also a key variable in estimating the number of units that potentially have lead-based paint. Lead poisoning is the number one environmental health to children today, leading to reading and learning disabilities, decreased attention span, hyperactive and aggressive behavior among other conditions. It is estimated that 75% of all housing units built before 1978 may have lead-based paint. Properties at risk typically are the most deteriorated units, with leaky roofs, faulty plumbing, or peeling paint.

The housing stock in Downey was built primarily during the 1950s and 1960s, with more than 60 percent of units built prior to 1960 and over 80 percent built prior to 1970. Due to the large number of units nearing 50 years, many units may be in need of repairs. Several areas in Downey are affected by a disproportionately higher number of homes in need of repair and rehabilitation, particularly the Golden Park District, Elm Vista, and Dinwiddie areas. The City's Code Enforcement Division and Preservation Officers are responsible for identifying substandard properties and ensuring correction of violations.

4. Housing Costs and Affordability

Housing costs are an important determinant of housing problems in a community. If costs are high relative to the incomes of residents, a community will likely have a higher prevalence of overcrowding and overpayment. This section summarizes the housing costs in Downey, and evaluates the affordability of the housing stock to the residents.

The median home prices in 2000 for Downey and the surrounding cities are illustrated in **Chart 2-17**. The median single-family home price of \$196,000 in Downey is higher than the median home prices of the surrounding communities of Norwalk, Paramount, and Pico Rivera. Downey's home prices are also generally comparable to the County wide average of \$187,000 for similar units. A more detailed breakdown of home prices is shown below.



Single Family Home Prices

More than 800 units were sold in the City over the past year. As shown in **Chart 2-18**, the median price of single family homes sold over the past year is \$190,000, according to Dataquick. Prices of homes sold ranged from \$68,000 to \$760,000. Three bedroom homes accounted for more than half of all the home sales, with a median price of \$205,000. Sales of two bedroom units were the next most frequent, with a median price of \$174,000, while four bedroom units had a median price of \$245,000. In contrast, condominiums sell for approximately two-thirds to three-quarters the price of single-family homes, with the median price condominium selling for \$121,000.

Chart 2-18
Single Family Home Prices

Number of Bedrooms	Price Range	Number of Units Sold	Median Price of Homes	Median Price of Condominiums
1	\$110,000-\$249,000	4	\$160,000	\$60,000
2	\$68,000-\$375,000	252	\$174,000	\$124,000
3	\$94,000-\$483,000	451	\$205,000	\$161,000
4	\$153,000-\$679,000	109	\$245,000	\$150,000
5	\$189,000-\$760,000	17	\$365,000	n.a.
6	\$286,500-\$600,000	4	\$500,000	n.a.
Total	\$68,000-\$760,000	837	\$190,000	\$121,000

Source: Dataquick, November 2000

Rental Housing Prices

In recent years, the City of Downey like other neighboring communities has experienced a gradual escalation of prices for single-family homes and condominiums. This trend has resulted in a demand for affordable rental units. To assess the rent structure of housing, the City conducted a survey of rentals from the internet, local newspaper, current projects in the pipeline, and the Downey Board of Realtors. **Chart 2-19** illustrates the rental prices for single-family homes, apartments, and second units in Downey.

Single-family homes generally command higher rents due to the larger square footage, open space, ample parking, and other amenities. Rents range from \$600 to \$1,200 a month. Condominium rents were not surveyed, but are assumed to command approximately the same rents. Based on the above rents and the affordability matrix presented on the following page in Chart 2-20, the rents for both single-family and condominium projects are affordable to moderate-income families.

Apartment units rent for slightly less than single-family homes. One-bedroom unit rents for between \$500 and \$785 per month, while a two-bedroom unit rents for \$630 to \$1,075 per month. Three bedroom units rent between \$770 to \$1,025 per month. However, it is important to recognize that the large range for similar sized units is based on the age and location of the unit. Generally, apartments in the southern portion of the City have lower rents, as property values are lower than the northern portion of the City.

Downey's unique land use patterns has resulted in a large number of second units, predominantly located in the southern portion of the community. As shown below, a two-bedroom second unit rents from \$650 to \$875 per month, while a three-bedroom unit rents from \$850-1,050 per month. Second units provide affordable housing for large households because the units are generally larger than apartments, and many are rented to extended family. Rents for second units are generally lower and have less variation than other housing types due to their location in the southern part of Downey.

Chart 2-19
Rental Housing Prices

Bedrooms	Single Family Homes	Second Units	Apartments
Studio Unit	n.a.	n.a.	\$500 - \$600
One Bedroom	\$600-\$900	\$550-\$700	\$500-\$785
Two Bedroom	\$800-\$1,150	\$650-\$875	\$630-1,075
Three-Bedroom	\$1,000-\$1,250	\$850-\$1,050	\$770-1,025
Range	\$600-\$1,250	\$550-1050	\$500-\$1,100

Source:

1. Downey Board of Realtors, 2001.
2. www.springstreet.com, www.rent.net,
3. Long Beach Press Telegram
4. City of Downey

Housing Affordability

Housing affordability can be calculated by comparing the cost of renting or owning a home with the maximum amount that a household could pay for housing. The maximum affordable payment can be calculated from HUD's annual income surveys for the Los Angeles County area. In evaluating affordability, the maximum affordable price for each income group represents the maximum amount that could be paid by households at the top of each income category without overpaying for housing.

Comparison of the home sales prices with the maximum affordable home price of households in the City (**Chart 2-20**) reveals that single-family home prices exceed the affordable home prices of lower -income households in the City. However, moderate-income households, if they had a slightly larger down payment of 20 percent, could afford a smaller single-family home. Condominiums, which are range in price from a median of \$60,00 to \$160,000) are affordable to moderate-income households.

In general, lower-income households are restricted to more affordable housing in the rental market. Among rental units, low-income households can afford the median rents for one, two, and three bedroom units. Very low-income households cannot afford the price of the average apartment without overpayment and/or overcrowding. However, because of the generally more moderate cost of housing within Downey, moderate-income households can generally afford the whole range of rental units in the City.

Chart 2-20
Housing Affordability, 2000

Income Group	Income Levels		Maximum Affordable Price	
	Annual Income	Affordable Payment	Home ¹	Rental ²
Very Low				
One Person	\$18,250	\$456	\$31,232	\$406
Small Family	\$23,450	\$586	\$43,346	\$486
Large Family	\$28,150	\$704	\$53,567	\$554
Low				
One Person	\$29,200	\$730	\$72,685	\$680
Small Family	\$37,500	\$938	\$96,534	\$838
Large Family	\$45,000	\$1,125	\$117,355	\$975
Moderate				
One Person	\$43,750	\$1,094	\$127,766	\$1,044
Small Family	\$56,250	\$1,406	\$167,515	\$1,306
Large Family	\$67,500	\$1,688	\$202,532	\$1,538

Source: CBA 2000

1. Affordable home price based on a 10% down payment, 8% interest rate, 30-year mortgage, and monthly payment of 30 percent of gross household income. Property taxes, insurance, and utility costs based on averages for the region are factored into the calculations.
2. Affordable payment assumes utility costs of \$50/\$100/\$150, based on household size.
3. Household income based on a median household income of \$52,100.

4. Assisted Housing

As part of the Housing Element update, the City must include an analysis of existing assisted rental units that are at risk of converting to market rate. Review of the HUD-assisted housing inventory and State Multi-Family Housing Mortgage Revenue Bond data revealed two assisted projects in the City:

- **Birchcrest Apartments-** Birchcrest Apartments is a 62-unit project that was built in 1974 with financing from the HUD Section 236 program. The affordability controls on the project were expected to expire in 1995. The owners of the project prepaid the HUD-assisted mortgage, and the project was refinanced in July 2001 using Low Income Housing Tax Credits. As a result, project affordability has been extended an additional 40 years to 2016.
- **Heritage Court-** In 1998, the City assisted in the development of the Heritage Court project, a 31-unit project affordable to very low-income seniors. The City contributed \$400,000 of RDA funds to acquire the site, (secured City of Industry funds and AHP), contributed \$900,00 toward construction costs, and utilized the Los Angeles Community Design Center as the designer/builder for the project. The affordability of the project is guaranteed well beyond 2010.

Neither project is at risk of conversion during the 2000-2005 period.

D. REGIONAL HOUSING NEEDS

State law requires regional councils of governments to determine the existing and projected housing needs for their respective regions. In this case, the Southern California Association of Governments (SCAG) has determined the existing and projected housing needs for the City of Downey, through a process referred to as the "Regional Housing Needs Assessment" (RHNA) as described below.

1. Existing Housing Needs

In order to preserve and enhance the existing quality of life in the community, the City must measure and seek to alleviate housing problems. The Department of Housing and Urban Development (HUD) and SCAG have developed an existing need statement that details the number of households that overpay for housing, live in overcrowded conditions, or reside in substandard housing. Housing problems are defined below:

Overcrowding: A housing unit occupied by more than one person per room, excluding kitchens, bathrooms, hallways and porches, as defined by the Federal Government.

Overpayment: A household paying more than 30 percent of its gross income for rent or mortgage, including costs for utilities, property insurance, and real estate taxes, as defined by the Federal Government.

Lower Income: A lower-income household is defined as earning less than 80 percent of the County Median Family Income (MFI).

Lower-Income Households

Chart 2-21 displays the composition of households by income level. Of particular concern is the extent or concentration of lower-income households within a community. This is because lower-income households typically experience a higher incidence and severity of overpayment and overcrowding. As shown below, lower-income households are concentrated among elderly households, in particular renters, and among all renters.

Chart 2-21
Lower Income Households

Household Type	Percent Earning Low Income	Percent of Renters	Percent of Owners
Total	37%	47%	28%
Elderly	56%	71%	51%
Small Families	28%	45%	13%
Large Families	36%	54%	24%
Others	36%	39%	24%

Source: 1990 CHAS Data

Overcrowding

Chart 2-22 shows the breakdown of overcrowding by household type and tenure. Downey has a relatively low percentage of overcrowded households, including 7 percent of owners and 15 percent of renters. Among large households, overcrowding occurs among 71 percent of renters and 30 percent of owners. Overcrowding is more prevalent among lower income households (15%), compared to 10 percent of all households. Overcrowding among lower income households is higher across all household types with the exception of elderly households. Most notable is the fact that more than two-thirds of lower income large households live in overcrowded conditions.

Chart 2-22
Household Overcrowding

Household Type	Percent of Household Type	Percent of Owners	Percent of Renters	Percent of Lower-Income Households
Total	10%	7%	15%	15%
Elderly	0%	0%	0%	0%
Small Families	9%	5%	13%	15%
Large Families	46%	30%	71%	68%
Others	3%	1%	3%	4%

Source: 1990 Comprehensive Housing Affordability Strategy (CHAS) Data

Overpayment

Overpayment is a more common housing problem than overcrowding in Downey. As shown in **Chart 2-23**, nearly one third of all households overpay for housing, with 41 percent of renters and 25 percent of owners overpaying. More than 60 percent of lower-income households are overpaying for housing. Elderly renters suffer most often from housing overpayment, with 63 percent overpaying. Large households also have a high prevalence of overpayment with 42 percent of renter households and 37 percent of owners suffering from overpayment.

Chart 2-23
Household Overpayment

Household Type	Percent of Household Type	Percent of Owners	Percent of Renters	Percent of Lower-Income Households
Total	32%	25%	41%	61%
Elderly	27%	15%	63%	44%
Small Families	31%	26%	37%	69%
Large Families	38%	37%	42%	70%
Others	37%	38%	37%	72%

Source: 1990 Comprehensive Housing Affordability Strategy (CHAS) Data

2. Future Housing Needs

Every five years, the Southern California Association of Governments prepares a "Regional Housing needs Assessment" which estimates the region's future need for housing based upon population and employment growth over a five year period. State law requires the region, as well as individual jurisdictions within the SCAG region, to develop policies and programs to address a portion of the region's future housing needs.

Part of the RHNA process is the allocation process, whereby SCAG allocates a portion of the housing need to individual subregions and jurisdictions within each subregion. Downey belongs to the Gateway Subregion. In allocating the region's future housing needs to jurisdictions, SCAG is required to consider planning considerations pursuant to Section 65584 of the Government Code. These planning considerations are as follows:

- ☐ Market demand for housing
- ☐ Employment opportunities
- ☐ Availability of suitable sites and public facilities
- ☐ Commuting patterns
- ☐ Type and tenure of housing
- ☐ Loss of units in assisted housing developments
- ☐ Over-concentration of lower income households
- ☐ Geological and topographical constraints

SCAG developed its regional housing need assessment based on population and household growth forecasts contained in SCAG's Regional Transportation Plan from 1998-2005. Added to the number of units needed to accommodate household growth is an adjustment to allow for a sufficient number of units needed to allow for normal vacancies in the housing market and to ensure the replacement of housing units lost to demolitions and conversions.

Initially, the City was allocated a total RHNA of 706 new housing units. However, based upon an appeal, the Southern California Association of Governments granted a reduction of 224 units, resulting in a final RHNA of 482 units. **Chart 2-24** summarizes the City's final RHNA allocation, including the various components. Chapter 4 discusses the City's approach to addressing their allocation from 1998 to 2005.

Chart 2-24
Downey RHNA Allocation

Components	Initial Allocation	Final Allocation	Percent of RHNA
Household Growth	373	373	53%
Vacancy Need	33	33	-5%
Replacement Need	<u>300</u>	<u>76</u>	<u>+42%</u>
Total	706	482	100%

Source: SCAG, January 2001

3. Housing Constraints

Providing adequate and affordable housing opportunities is an important goal of the City. However, many factors can encourage or constrain the development, maintenance, and improvement of the housing stock. The following section analyzes the potential constraints on housing production in the City, including market constraints, governmental constraints, and environmental and infrastructure constraints.

A. MARKET CONSTRAINTS

Land costs, construction costs, and the availability of mortgage and rehabilitation financing contribute to the cost of housing reinvestment, and can potentially hinder the production of new affordable housing. Although many constraints are driven by market conditions, the City has some leverage to reduce the effects of the constraints.

1. Development Costs

The single largest cost associated with housing development is building materials. According to the Construction Industry Research Board, construction costs for a single-family home generally range from \$60 to \$100 per square foot. Average multi-family construction costs range from \$40 to \$75 per square foot with at-grade parking. The type of and quality of building materials and the amenities also affect housing prices and to a large degree are responsible for the variations in construction costs noted above.

Land costs are a key factor in housing development costs and the sales price or rents charged for a home. The diminishing supply of residential land combined with the high demand for new housing development has kept land costs high in Southern California. This is also the case in Downey, where the City is almost entirely built out. Residential development occurs mainly through recycling of previously developed parcels; therefore, land costs can vary a great deal in the City based on the use and location of the parcels.

According to the City, residential land costs ranges from \$9 to \$18 per square foot. However, another factor that affects the per unit land costs of residential development, in particular apartment or condominium, is the allowed density of development. As the number increases, overall cost generally decreases as builders are able to take advantage of the benefits of economies of scale. Currently, the per unit cost for multi-family residential developments range from \$25,000 to \$40,000 per unit.

2. Availability of Mortgage and Rehabilitation Financing

The availability of financing affects a household's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions must disclose the disposition of loan applications for home purchases and improvements, whether financed at market rate or through governmental assistance. **Chart 3-1** summarizes the disposition of applications for home purchase and improvement loans in Downy.

With respect to conventional home purchase loans, 61 percent were originated which is consistent with the Countywide origination rate of 61 percent. Origination and denial rates varied among the different income groups, with origination rates rising and denial rates falling as income increases. Origination rates increased gradually from 54 percent among lower income households to 65 percent among upper income households. Lower income households had the highest percentage of loans denied at 23 percent.

Origination rates for government assisted home purchase loans tended to be higher than rates for conventional loans. Among government assisted home purchase loans, 72 percent were originated, including 70 percent of applications from lower income households. Moderate income households had the highest number of applications for government assisted loans, with more than 40 percent of all applications while lower income households accounted for nearly 16 percent of government assisted loans.

Home improvement loans were far less frequent than home purchase loans in Downey. Moreover, the origination rate was lower than home purchase loans. Overall, 45 percent of conventional home improvement loans and 23 percent of government assisted loans were originated. The correlation between income and loan origination was not present in home improvement loans, as all groups had less than half of all loans originated.

Chart 3-1
Disposition of Home Loans

Loan Type	Applicant Income	Conventional			Government Assisted		
		Nos.	Originated	Denied	Nos.	Originated	Denied
Home Purchase	Lower	202	54%	23%	84	70%	16%
	Moderate	373	63%	19%	225	73%	11%
	Above Moderate	809	65%	15%	194	75%	9%
	Not Available	<u>119</u>	<u>40%</u>	<u>17%</u>	<u>25</u>	<u>40%</u>	<u>28%</u>
	Total	1,503	61%	17%	528	72%	12%
		Nos.	Originated	Denied	Nos.	Originated	Denied
Home Improvement	Lower	64	42%	31%	15	7%	73%
	Moderate	88	36%	36%	29	24%	41%
	Above Moderate	164	41%	32%	71	24%	45%
	Not Available	<u>50</u>	<u>76%</u>	<u>12%</u>	<u>5</u>	<u>40%</u>	<u>40%</u>
	Total	366	45%	30%	120	23%	48%

Source: Home Mortgage Disclosure Act Data, 1999

B. GOVERNMENTAL CONSTRAINTS

Local government policies and regulations can impact the price and availability of housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and various other issues may present constraints on the maintenance development and improvement of housing.

1. Land Use Controls

The Land Use Element of the General Plan sets forth the City's policies regarding development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses within the City. The General Plan permits various densities in housing to facilitate the development of a range in type and price of housing, including single-family, multifamily, and special needs housing.

Densities of development range significantly depending on the location and zone. Residential uses range from lower density (8.7 du/ac) to medium density residential uses (17 du/ac) to higher density uses up to 24 units per acre in the R-3 zone. The General Plan also provides areas designated for significantly higher density developments. In the Hospital-Medical district and Central Business District, high density senior housing is permitted at densities up to 50 units per acre.

The General Plan Land Use categories, corresponding zoning designations, and permitted residential types are shown in **Chart 3-2**. The following sections discuss in more detail residential development standards appropriate for the primary districts.

Chart 3-2
Residential Land Use Categories

Land Use Category	Zoning Districts	Density (du/ac)	Residential Types
Low Density Residential	R-1, PUD	1-8.7	Single family detached homes with yards, Second Unit developments, and Planned Unit Developments
Low-Medium Density Residential	R-2, PUD	9-17	Single Family attached or detached homes, Second unit developments and Duplexes, Planned Unit Developments
Medium Density Residential	R-3, PUD	18-24	Higher density apartment and Condominium projects, Planned Unit Developments, and Senior Housing
Office	H-M	1-50	Senior Housing.
Mixed Use	C-3	1-50	Senior Housing (Downtown area only)

Source: Land Use Element, City of Downey General Plan;
City of Downey Municipal Zoning Code

2. Residential Development Standards

The City's Zoning Code regulates the type, location, density, and scale of residential development. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the City's General Plan. The Zoning Code also serves to preserve the character and integrity of existing neighborhoods. The City's Zoning Code sets forth residential development standards for single-family and multi-family housing, as summarized in **Chart 3-3**.

Chart 3-3
Residential Development Standards

Development Standard	Zoning Designation		
	R-1	R-2	R-3
Building Standards			
Density Range (du/ac)	1-8.7	1-17	1-24
Maximum Height (feet)	30 feet, 2 stories	30 feet, 2 stories	35 feet, 3 stories
Minimum Unit Size (sq.ft)			
1 bedroom	700 sq. ft.	700 sq. ft.	600 sq. ft.
2 bedroom	850 sq. ft.	850 sq. ft.	750 sq. ft.
3 bedroom	1,100 sq. ft.	1,100 sq. ft.	900 sq. ft.
Lot Standards			
Maximum Lot Coverage	50%	50%	50%
Minimum Lot Area (sq. ft.)	5,000-10,000 ¹	5,000	6,000
Minimum Lot Width (ft.)	50-70 ²	50	60
Building Setbacks			
Front Yard (Feet)	20	20	15
Side Yard (Feet)	4-interior lots; 10-corner lots	4-interior lots; 10-corner lots	5 interior lots; 7.5 corner lots
Rear Yard (Feet)	20	20	20- 1 story; 30- 2 story; 46- 3 story
Open Space	n.a.	200 square feet per unit, half of which can be in a balcony or porch	
Parking Standards	2 covered parking spaces per unit.	2 covered parking spaces per unit.	2 covered spaces per unit + guest space per 4 units

Source: City of Downey Municipal Zoning Code

¹ The R-1 Zone is divided into sub-zones R-1-5,000 to R-1-10,000 based on the minimum lot size.

² The width of an R-1 lot varies from 50 feet for an R-1-5,000 lot to 70 feet for an R-1-10,000 lot.

Flexibility in Development Standards.

Residential development standards limit the number of units permitted on a property. These standards include density ranges, building standards, lot standards, setbacks, open space requirements, and parking space requirements. In some communities, these development standards can actually result in substantially lower densities than otherwise permitted by the Zoning Code and thereby higher housing costs.

- **Actual Density.** Unlike most jurisdictions, however, residential development in Downey is typically at the higher end of the density range. The City's standards are not overlay restrictive and also allow new housing at appropriate densities needed to facilitate and encourage the construction of multi-family housing, both ownership and rental. Based on a sample of 11 multi-family projects completed since January 1998, density averages are shown below:
 - Condominium projects average 16.6 units per acre
 - Apartment projects average 20.0 units per acre
 - Senior projects typically average 50 units per acre
- **Density Bonus Program.** Should higher density of development be desired, the City offers developers a 25% increase in density plus a development incentive for qualified affordable projects. To be eligible, the project must contain a mix of units whereby: (1) at least 20 percent of the units are reserved for low income households; or (2) at least 10 percent reserved for very low income households; or (3) at least 50 percent reserved for senior households. The units must remain affordable for at least 30 years if both the density bonus and development incentive are granted, and 10 years if only the density bonus is granted.
- **Planned Unit Development.** The City permits Planned Unit Developments in all residential zones. Planned Unit Developments provide flexibility in site development standards, and encourage more innovative and imaginative land use concepts. The standards of the base zone apply in Planned Unit Developments; however, density, setbacks, and open space requirements are calculated on a project wide basis. As described later, PUD's are also allowed to secure an additional density bonus above the 25% allowable under State law.

Density incentives are also available for Planned Unit Developments which meet certain design standards. Specifically, a density increase of 5 percent can be granted for specific amenities provided by a developer. These amenities include solar water heating for all units and any proposed swimming pools, extra parking for guest parking or recreational vehicles (1 space per 2 units), and open space that exceeds the required space by at least 50 percent. Taken together, the developer can achieve a 15% density bonus for meeting all three conditions.

3. Provisions for a Variety of Housing

Housing Element law specifies that jurisdictions must identify adequate sites to be made available, along with appropriate zoning and development standards, that are necessary to encourage the development of various types of housing for all residents of the City. This includes single-family housing, multi-family housing, mobile homes, emergency shelters and transitional housing, among others shown below in **Chart 3-4**.

Chart 3-4
Permitted Housing Types

Housing Types	Zoning Designation			
	R-1	R-2	R-3	HM/C3
Single-Family Residential				
Single-Family Homes	✓	✓	✓	
Duplex Units		✓	✓	
Second Units	SUD	SUD		
Condominiums	PUD	PUD	PUD	
Multi-Family Residential				
Apartments			✓	
Senior Housing			c	c
Manufactured Housing	✓	✓	✓	
Mobile Homes				
Planned Unit Development	PUD	PUD	PUD	
Group Housing				
Transitional Housing				
Emergency Shelters				
Residential Care - 6 or less beds	✓	✓	✓	

✓ = Permitted; c = conditionally permitted

SUD= second unit development permit; PUD = planned unit development

Source: Downey Municipal Zoning Code

Downey makes provision for alternative types of housing which are generally more affordable to very low and low-income individuals and families, senior households, and persons and families with special housing needs. These include multi-family units, second units, and senior housing opportunities. These facilities are described below.

Second Units. Stemming from its early agricultural history, the City has many large lots (10,000 square feet and above) that are underutilized and that can accommodate additional housing. To facilitate affordable rental units for families, the City allows second unit developments. There are 21 designated second unit development areas. In the R-1 zone, the second unit must be a detached structure; however, in the R-2 zone the unit can be attached to the primary unit. In all cases, however, the owner of the primary unit must own the second unit. Development of these units provides affordable rental housing within a neighborhood setting.

Senior Housing. Senior housing is currently permitted in the H-M (Hospital Medical Arts), C-3 (General Commercial in downtown area only), and the R-3 zones pursuant to a conditional use permit. Affordable senior projects are permitted at densities up to 50 units per acre. To assist and facilitate the development of affordable senior housing, the Zoning Code permits the following range of incentives: density up to 50 units per acre, reduced parking standards (only 1 space per unit), reduced units sizes (studio at 550 square feet, plus 150 additional square feet for each bedroom), height (up to 4 stories), and increased maximum lot coverage (60%).

Shelters and Transitional Housing. The Zoning Code currently does not permit placement of transitional and/or emergency shelters in any designated area of Downey. In order to comply with State law, the City will be revising the Zoning Code to permit the siting of such facilities in appropriate locations, pursuant to an approved conditional use permit. The purpose of the conditional use permit is to review the location, site development, and/ or conduct of certain land uses. These are uses which generally have a unique and distinct impact on the area in which they are located or are capable of creating special problems for adjacent properties unless given special review and special conditions. The conditions exist not to constrain development, but to ensure compatibility of the uses with the surrounding area. The conditional use permit findings for transitional housing and emergency shelters will be identical to the findings necessary for any other conditionally permitted use and not unduly constrain development of transitional housing and emergency shelters.

Residential Care Facilities. Downey provides for residential care facilities to meet the needs of disabled persons who require group living arrangements. These needs include developmental disabilities, physical disabilities, and self-care limitations. Facilities include two group homes, five adult residential care facilities, six residential care facilities for the elderly, and one adult care home. Taken together, Downey provides 16 facilities with over 800 beds for the elderly, adults, and children. Although State-licensed community care facilities which serve six or fewer persons are allowed by right in all residential zones pursuant to State Government Codes, the City's Zoning Ordinance does not specifically address this use. In accordance with the Lanterman Developmental Disabilities Service Act, Downey will be revising its Zoning Code to explicitly permit such State-licensed community care facilities to locate, by right, in all residential zones in the community.

Mobilehome Parks/Manufactured Housing. The City of Downey currently has five functioning mobile home parks within the community, offering 193 spaces. These parks are located in traditional trailer parks, approved by the Los Angeles County in the 1940s. Two of the mobile home parks are zoned for commercial uses, while the other three are zoned for manufacturing uses. Downey's trailer parks are identified for other land uses as a result of surrounding manufacturing and commercial zones. Many of the parks operate under conditional use permits, which temporarily permitted the coaches after World War II. The Zoning Code also does not specifically permit or prohibit manufactured housing in any residential zones, since State law authorizes manufactured housing to be located in all residential zones.

4. Permit and Processing Procedures

The City can encourage housing construction, maintenance, and improvement of housing by decreasing the time and uncertainty involved in the application approval process. The Permit Streamlining Act establishes guidelines for expediting the development review process. This section analyzes the procedures required for gaining approvals for residential projects.

Chart 3-5 details the level of review required for each type of permit, as well as the time generally required for the processing and approval of the permit. As shown in the Table, permits requiring review by both the Planning Commission and City Council can be approved in 4-5 months, while minor permits processed by the City Planning Staff can be approved in as little as 4 weeks, depending on the size of the project.

**Chart 3-5
Development Review Procedures**

Development Review Plans	Level of Review Required			
	City Planner	Design Review	Planning Commission	City Council
Major Permits				
General Plan Amendment	--	--	Recommend.	Yes
Specific Plan Amendment	--	--	Recommend.	Yes
Zone Change/Amendment	--	--	Recommend.	Yes
Environmental Impact Report	--	--	Recommend.	Yes
Other Public Hearing Permits				
Conditional Use Permit	--	Only new construction or exterior remodel	Yes	--
Zone Variance	--		Yes	--
Parcel/Tract Map	--		Yes	--
Minor Permits				
Minor Zone Variance	Yes	--	--	--
Rear/Front Yard Modification	--	--	Consent	--
Residential Development				
Single Family Developments	--	--	--	--
Duplex	--	Yes	--	--
Planned Unit Developments	--	Yes	Yes	--
Condominium/Townhouses	--	Yes	Yes	--
Second Unit Development	--	Yes	Yes	--
Senior Housing	--	Yes	Yes	--
Apartment Complex	--	Yes	--	--
Processing Time	4-8 Weeks	4-5 Weeks	7-12 Weeks	4-5 Months

Source: City of Downey, January 2001

5. Planning and Development Fees

The City collects planning and development fees to recover the costs of processing development permits, inspecting properties, and recovering other costs of new development. The City's fees are reasonable, and only recover the actual cost of providing development services. Fees are generally not waived, because they represent the actual cost for service and are a relatively minor portion of total building valuation.

Development service fees are also charged for new housing projects. In contrast to planning and development fees that recover the costs of providing services, service fees are intended to fund the improvements in City infrastructure and services that are needed to pay for the additional costs upon the City's service system. For instance, common examples include school fees, park and recreation fees, sewer fees, and transportation improvement fees. **Chart 3-6** displays the primary fees charged for residential developments.

Chart 3-6
Planning and Development Fee Schedule

Fee Type	Single-Family Development	Multi-Family Development
Planning and Development Fees		
Plan Check Review Fee		
Site Design Review	\$250	\$500
General Plan Amendment	\$2,880	\$2,880
Zone Change	\$2,880	\$2,880
Conditional Use Permit	\$250	\$1,650
Zone Variance	\$250	\$1,650
Tract or Parcel Map	\$1,650	\$1,650
Second Unit Development	\$1,350	\$1,350
Development Impact Fees		
School District Fees	\$1.93/sq. ft.	\$1.93/sq. ft.
Park In-Lieu Fee	\$946	\$720
Sanitation/Sewer	\$1,390/unit	\$834/unit
Water Hookup	\$1,113	\$1,113
Traffic Impact	none	none

Source: Fee Schedule, City of Downey Planning Division, 2000.

Downey's planning and development fees are reasonable compared to surrounding cities. As a built out community, impact fees are minimal in that the existing infrastructure is sufficient to accommodate infill development. Therefore, the City's planning and development fees are not considered to be a constraint upon housing development.

6. Building Codes and Enforcement

A variety of building and safety codes, while adopted for the purposes of preserving public health and safety, and ensuring the construction of safe and decent housing, have the potential to increase the cost of housing construction or maintenance. Described below, these include building codes, accessibility standards, specific codes to reduce hazards, and other related ordinances.

- **Uniform Building Code.** The City has adopted the Uniform Building Code, which establishes standards and requires inspections at various stages of construction to provide structurally sound, safe, and efficient housing.
- **Americans with Disabilities Act.** The City requires covered new residential construction to be designed to comply with the federal American with Disabilities Act to ensure accessibility to persons with disabilities.
- **National Pollutant Discharge Elimination System.** As of January 1998, all new development in Downey must comply with conditions and requirements of the National Pollutant Discharge Elimination System (NPDES) permit.

The City administers a Code Enforcement Program that aims to preserve and maintain the livability and quality of neighborhoods. The City's code enforcement program provides inspections of non-conforming and substandard properties. Properties found to be out of compliance with applicable codes are referred to the City sponsored rehabilitation programs to correct any violations. The City has allocated funding for the inspection of 500 units on an annual basis.

7. Site Improvements

Site improvements cover the range of water, sewer, circulation, and other services and infrastructure needed to facilitate residential developments. In order to ensure adequate improvements are in place, Downey requires pro-rata payments for off-site extension of the water, sewer and storm drain systems, and traffic signals. Downey also requires the developer to construct all internal streets, sidewalks, curb, gutter, and affected portions of off-street arterials, landscaping, bikeways, and setbacks for larger projects.

Requiring developers to construct or make site improvements, pay pro-rata shares toward infrastructure costs, pay for additional public services, and extend utility systems will increase the cost of housing and impact the affordability of the homes. While site improvements increase housing costs, they are standard for jurisdictions, are necessary to maintain the quality of life desired by City residents, and are consistent with General Plan goals to ensure that public services and facilities are in place at the time of need,

C. ENVIRONMENTAL CONSTRAINTS

Environmental issues affect the type and timing of development. Environmental issues typically include seismic, topography and flooding constraints. Environmental constraints also include traffic, water, sewer, public services, and other infrastructure and services needed to support residential development. This section briefly addresses environmental and infrastructure constraints to development.

1. Environmental Constraints

Like much of southern California, Downey is situated in an area of seismic activity. The Norwalk, Whittier-Elsinore, and Newport-Inglewood fault lines are located near the City. The major seismic hazards are ground shaking and liquefaction. The potential for strong ground shaking is addressed through building design and the implementation of standard building codes. Liquefaction potential is minimal given the depth of the City's ground water and there does not appear to be poorly consolidated sands.

According to the Federal Emergency Management Agency (FEMA), the City is located in a 100-year floodplain, and must take measures to prevent flood damage. As a result, over 50% of all properties were in the flood plain and were required to have flood insurance. Downey participated in FEMA's National Flood Insurance Program and adopted an ordinance to comply with FEMA regulations regarding flood protection. The cost of flood insurance adds minimal costs to the average homeowner.

2. Infrastructure Constraints

The infrastructure of critical importance to the maintenance and development of new housing includes water facilities, sewerage facilities, streets and sidewalks. The provision and maintenance of these facilities enhances not only the character of the neighborhoods but also serves as an incentive to homeowners to maintain their homes. When public improvements deteriorate or are overextended in use, the neighborhoods in which they are located become neglected and show early signs of deterioration.

Downey is crossed by two major flood control channels that discharge into the Pacific Ocean. The San Gabriel River Channel is located on the eastern boundary of Downey and the Rio Hondo Flood Control Channel is located on the northwest boundary. Phases I and II of the Los Angeles/Rio Hondo Rivers Flood Control Project were completed in May 2001, with federal funding. After Phase III is projected to be completed by the end of 2001, no Downey properties will require additional insurance. Federal refunds will be available at that time for properties that paid for insurance for 2001.

The City is virtually built out, with very little remaining undeveloped land. New housing development will consist primarily of infill sites and second unit development. However, all necessary infrastructure, public services, and facilities are currently in place to support residential development commensurate with the City's 1998-2005 RHNA.

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4. Housing Resources

This section analyzes the resources available for the development, rehabilitation, and preservation of housing in the City. This includes an analysis of the availability of land resources, the City's ability to satisfy its share of the regional housing need, the financial resources available to support housing activities, and the administrative resources available to assist in implementing the housing programs.

A. AVAILABILITY OF SITES FOR HOUSING

The Regional Housing Needs Assessment (RHNA) has assigned Downey 482 units for the 1998-2005 period. Total units are divided into four income and affordability categories: 102 units for very low-income households, 86 units for low-income households, 114 units for moderate-income households, and 180 units for upper-income households. This section discusses Downey's approach to addressing this requirement.

1. Options for Compliance

The City must identify adequate residential sites to meet the RHNA. The identified sites must have appropriate zoning and must be adequately served by water and sewer facilities. To that end, the Housing Element must contain an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites. The goal is to ensure that adequate sites are available to encourage and facilitate a range of ownership, rental, and special needs housing.

The Department of Housing and Community Development (HCD) allows jurisdictions to count two types of credits actual and potential production toward the RHNA. Jurisdictions can count the number of units produced during the planning period toward their RHNA. In addition, an analysis of vacant and underutilized land can be used to estimate a theoretical holding capacity for new dwelling units. Lastly, it is also important to show how City zoning and development standards, including density of development, facilitate and encourage housing that is affordable to different income levels.

Assembly Bill 438 (AB438) expanded the way that jurisdictions can demonstrate compliance with the RHNA. Cities can now count the rehabilitation of housing, the preservation of affordable units, and the purchase of affordability covenants (among other ways) toward meeting their RHNA. However, the stringent nature of the regulations underpinning AB438 have, for all practical purposes, made this option impractical and too costly for the vast majority of jurisdictions in the SCAG region. The following discussion shows how the City will address the 1998-2005 RHNA.

2. Housing Production

State Housing Element law allows jurisdictions to count actual production of new housing units between January 1, 1998 and before June 31, 2005 towards satisfying the City's share of the regional housing need (RHNA). According to the City's building permit records, 41 residential projects totaling 225 units have received a building permit or planning approval since January 1998. **Chart 4-1** summarizes the type of housing projects built, while the following text describes the type of projects and the City's role in facilitating residential development.

Chart 4-1: Housing Production in Downey: January 1, 1998 through October 2001.

Housing Types	No. of Projects	Pre-Existing Units	Total Units in Project
Apartments	4	4	22
Condos	7	9	64
Single-Family	29	31	108
Senior Housing	1	17	31
Total	41	61	225

Source: City of Downey, 2001.

- **Recycling Activity.** In communities with limited vacant land, such as Downey, the recycling of underutilized sites is the primary means of addressing regional and local housing needs. For instance, of the 41 residential projects undertaken since January 1, 1998, three-quarters (31 projects) have occurred on underutilized land. As described below, underutilized land falls into two groups: (1) a parcel zoned for higher density use with a dilapidated single-family home on the site; or (2) a parcel with a less viable commercial use surrounded by higher density residential uses.

Downey is actively encouraging the recycling of underutilized sites in order to improve the consistency of adjacent land uses, clear older dilapidated buildings, promote more coherent neighborhoods, and provide appropriate buffers between established single-family neighborhoods and higher intensity uses. The City also continues to play an important role in converting less viable commercial sites (grayfields) to expand housing opportunities. Of the 41 projects developed since 1998, the recycling ratio is four new units for every one unit demolished.

- **City's Role.** The City has played an important role in stimulating the private housing market to encourage single- and multi-family residential projects. Since January 1, 1998, the City has processed four zone changes and one general plan amendment for such projects. Moreover, the City consistently approves apartments at 20 units per acre and condominium projects at 16 units per acre, with a maximum allowable density of 24 units per acre for projects larger than 15,000 square feet. The City is also routinely approving lot consolidation requests to further development.

Finally, it is important to note that Downey is actively ensuring that new housing projects meet identified local and regional housing needs. Currently, over half the apartments built are three-bedroom units which, along with second units, are adequately meeting the needs of large family renters. For seniors, the Downey RDA has also successfully subsidized 32 new units as affordable to very low-income seniors through a combination of land write downs and financial assistance.

3. Residential Sites Inventory

Over the 2000-2005 planning period, the City has identified three major opportunity areas for new housing: (1) second unit development areas; (2) recycling of residentially zoned land; and (3) recycling of commercial areas. The housing opportunity areas were chosen based upon a survey of recent projects, their location, surrounding land uses, and the historical transition of the area. Each area is summarized below.

- **Second Unit Development Areas**

Stemming from the agricultural history of Downey, the City has a significant number of large, deep lots (10,000 square feet and above) that can readily accommodate additional housing. These lots exist within the 21 designated Second Unit Development (SUD) areas, with 20 located in southern Downey. Over the 1990s, the City has actively approved 69 units, accounting for more than 20 percent of total housing growth.

In 1999, the City established another SUD Area (#24), which along with existing SUD areas, can accommodate 373 new second units. Over the five-year period of this housing element, the City anticipates 27 additional second units could be developed based upon historical trends observed over the 1990s. Based on the rents and affordability of the units shown in Chart 2-21 and 2-22, all second units constructed are likely to be affordable to low-income households.

- **Recycling of Residentially Zoned Land**

Downey has several residential areas suitable for infill developments. One such opportunity is scattered vacant parcels within established low density single-family residential neighborhoods. The City has a total of 14.4 acres of vacant residential land which, based on general planned land uses, can accommodate 93 single-family homes. Given the average market price of new homes shown in Chapter 2, all single-family homes would be affordable to upper income households.

In southern Downey, an additional 5.1 acres of R-3 zoned land is available for multi-family residential uses. Based on historical projects emerging in that area, these parcels will instead accommodate apartments and condominiums. The City estimates that approximately half of the acres would be built with condominiums, with the remaining half built with apartments. At an average density of 18.8 units per acre, these underutilized sites could accommodate 96 multi-family units.

Additional infill development opportunities exist in the R-3 zone north of downtown. This area is generally bordered by four boulevards — Florence, Downey, Fourth, and Paramount. This R-3 district was historically zoned for single-family housing, but has gradually transitioned to multi-family housing as older or smaller dilapidated homes have been demolished and replaced with multi-family rental and ownership housing. Approximately seven acres of land is underutilized and, at an assumed density of 18.3 units per acre, can provide an additional 132 new units.

▪ **Commercial Corridors**

As demand for residential uses has increased over the late 1990s along with population growth, the City has been active in facilitating and encouraging the conversion of obsolete commercial properties (grayfields) to higher density multi-family rental and ownership opportunities. Since 1989, the City has processed four zone changes and one general plan amendment, and several lot consolidation requests to permit 100+ multi-family units on underutilized parcels.

Based on recent projects, the opportunity areas are along Stewart and Gray, Downey Avenue, and Telegraph Road. These sites are suitable for conversion given the existing marginal commercial uses present on those sites and adjacency to existing multi-family complexes. Multi-family developments are expected to replace these less viable commercial uses. These areas comprise 13 acres and can accommodate 260 units of new units assuming a density of 20 units per acre.

For illustrative purposes, **Figure 4-1** summarizes the City's housing opportunity areas throughout the community. Also included is the location of development projects that have been issued a building permit or planning approval since January 1, 1998. The housing opportunity areas, along with recent development projects, show the areas most suitable for housing. As summarized in **Chart 4-2**, Downey has potential capacity for 600+ residential units, of which two-thirds would be suitable for multi-family housing.

Chart 4-2
Residential Land Inventory

Opportunity Area	Current Zone	Vacant Acres	Underused Acres	Assumed Density	Development Capacity
Second Unit Development	R-1/R-2	0	31.3	8.7	27
Commercial Recycling	C-2/C-3	-0-	13.0	20	260
Residential Infill Capacity	R-1/R-2	14.4	0.0	6.5	104
	R-3	5.1	6.9	18.3	220
Total Development Capacity		19.5	51.2	--	611

Source: City of Downey, 2001.

*Anticipated over the 1998-2005 planning period

As a mature and urbanized community, Downey has a full infrastructure system in place. Adequate public services and facilities are available to accommodate housing production commensurate with the 1998-2005 Regional Housing Needs Development. As a result, infrastructure and public facilities are not a constraint to addressing the RHNA.



Source: City of Downey, 2001.

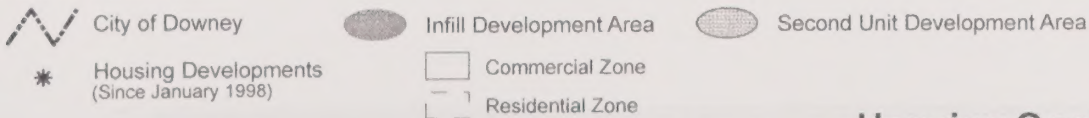


Figure 4-1
Housing Opportunity Areas

4. Progress Toward Meeting RHNA Allocation

Progress toward the RHNA is detailed by comparing housing production since 1998, potential housing production on vacant and underutilized land, and the sales prices and rents charged for housing. The following **Chart 4-3** and text summarize how Downey will meet its local and regional housing needs pursuant to State law.

- **Upper-Income housing:** Since January 1998, the City has experienced significant construction activity. A total of 91 single-family homes have been developed which are affordable only to upper-income households. With respect to site capacity, the City has site capacity for 104 new single-family homes on R-1 and R-2 zoned land. Thus, the upper income RHNA requirement can be readily addressed.
- **Moderate-Income housing:** Since January 1, 1998, a total of 64 moderate-income priced condominiums and 42 apartments have been built. Regarding site capacity, the City estimates that one-half of all R-3 zoned land will be developed with condominiums, providing 240 units affordable at moderate-income levels. Thus, the moderate-income RHNA requirement can be addressed.
- **Lower-Income housing.** Since January 1, 1998, 32 senior units and one Habitat for Humanity house (all very low income units) have been built. In addition, 8 second units and 12 apartments affordable for low-income households have been built. Thus, 52 units of the 188 lower income requirement have been satisfied. Subtracting out actual production leaves a deficit of 144 lower income units.

Downey will address the remaining deficit as follows: (1) a program to fund 10 very low-income Habitat for Humanity homes; (2) anticipated approval of 27 second units; and (3) use of remaining site capacity on R-3 land of 240 units. To facilitate the development of low and very low income housing, the Agency has set aside \$500,000 in HOME funds as seed money for the Long Beach Affordable Housing Coalition and the Los Angeles Community Design Center to find suitable sites.

Chart 4-3
Progress Toward RHNA Allocation

Income Categories	Upper	Moderate	Low	Very Low	Total
RHNA	180	114	86	102	482
-- Production Since 1998	<u>91</u>	<u>64</u>	<u>12</u>	<u>32</u>	<u>199</u>
Remaining Balance	89	50	74	70	283
-- Site Capacity	<u>93</u>	<u>240</u>	<u>277</u>		610
Remaining Balance	-0-	-0-	-0-	-0-	-0-

Source: City of Downey, Inventory of Land
Regional Housing Needs Assessment (2000)

B. FINANCIAL RESOURCES

Downey has access to a variety of funding sources to assist in the production of affordable housing. These sources include local, state, federal, and private resources. The available funding sources are shown in Chart 4-3. As discussed below, the major funding sources are redevelopment set-aside funds, Community Development Block Grants, HOME funds, and City of Industry Set-Aside funds.

1. Redevelopment Set-Aside Funds

State law requires each redevelopment agency to set aside 20 percent of all tax increment revenue generated from project areas to provide for affordable housing. The set-aside funds must be used for activities that increase, improve, or preserve the supply of affordable housing. The Community Development Commission anticipates that approximately \$4.8 million in set-aside funds will be available over the next five years. Proposed expenditures for the set-aside funds include subsidies for affordable housing development, homebuyer assistance, and funding for housing rehabilitation programs.

2. Community Development Block Grant (CDBG) Funds

Through the CDBG program, the federal Department of Housing and Urban Development (HUD) provides funds to local governments to fund a wide range of community development activities for low-income persons. The CDBG program provides formula funding to larger cities and counties, while smaller cities (less than 50,000 population) generally compete for funding that is administered by the County. Downey is large enough to receive its own allocation.

The CDBG program is flexible in that the funds can be used for a range of activities. Eligible housing activities include acquisition and/or disposition of real estate, relocation, rehabilitation and construction of housing, and home ownership assistance. The City receives an annual allocation of approximately \$1.3 million in CDBG funds. A portion of the funds are used for the rehabilitation of owner and renter-occupied housing units.

3. Home Investment Partnership (HOME) Funds

The City also receives an annual entitlement of HOME funds from HUD. HOME funds can be used for activities that promote affordable rental housing and home ownership for lower income households, including building acquisition, new construction, reconstruction, rehabilitation, homebuyer assistance, and rental assistance. A federal priority for the use of these funds is preservation of the at-risk housing stock. The City must also provide matching contributions on a sliding scale: 25 percent local contribution for rental assistance or rehabilitation, 30 percent for substantial rehabilitation, and 50 percent for new construction. The City anticipates an annual allocation of nearly \$500,000 in home funds during the 2000-2005 period.

4. City of Industry Set-Aside Funds

As a predominantly industrial-based community, the City of Industry is permitted under Senate Bill 1718 to expend its housing set-aside funds on affordable housing within a 15-mile radius from the corporate limits of the City of Industry. The Los Angeles County Community Development Commission administers the City of Industry Housing Fund. Housing developers can apply to the County for competitive funding, with two funding rounds per year. A high priority for the use of the City of Industry Housing Fund is housing for special needs populations. Funds may also be used to produce and preserve affordable housing for households earning less than 80 percent of the County MFI. An estimated \$8-10 million is contributed to the housing fund on an annual basis.

Chart 4-3
Public and Private Resources Available for Housing Activities

Program Type	Program Name	Description	Eligible Activities
1. Federal Programs	Community Development Block Grant (CDBG)	Grants awarded to the City on a formula basis for housing and community development activities. Recipients must be low to moderate income (up to 80% MFI), or reside in a low and moderate income target area.	▪ Acquisition ▪ Rehabilitation ▪ Home buyer Assistance ▪ Economic Development ▪ Homeless Assistance ▪ Public Services ▪ Neighborhood Revitalization
a. Formula Entitlements			
	Section 8 Rental Assistance	Rental assistance payments to owners of private market rate units (certificates), or directly to tenant (vouchers). Section 8 tenants must be very low income (up to 50% MFI). Administered by the Los Angeles CDC.	▪ Rental Assistance
b. Competitive Programs	Section 202	Grants to non-profit developers of supportive housing for the elderly or disabled. Rental assistance is available to very low income elderly persons (up to 50% MFI).	▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Rental Assistance ▪ Support Services
	Home Investment Partnership Act (HOME)	Flexible grant program for housing activities that benefit low-income households. The City must apply competitively through the state for funding.	▪ New Construction ▪ Acquisition ▪ Rehabilitation ▪ Home buyer assistance ▪ Tenant based assistance
2. State Programs	Mortgage Credit Certificate (MCC) Program	Income tax credits available to first-time home buyers for the purchase of new or existing single family housing. Local agencies make certificates available.	▪ Home Buyer Assistance

Program Type	Program Name	Description	Eligible Activities
	Low Income Housing Tax Credit	Tax credits available to individuals and corporations that invest in low-income rental housing. Tax credits are sold to people with high tax liability and proceeds are used to create housing.	▪ New Construction ▪ Rehabilitation ▪ Acquisition
3. Local Programs	Redevelopment Set-Aside	The Downey Community Development Commission places a minimum of 20 percent of all tax increment collected into a housing fund.	▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Home buyer Assistance ▪ Neighborhood Revitalization
	Industry Set-Aside Funds	The City of Industry places 20 percent of all tax increment collected into a housing fund. Funds are distributed on a competitive basis to communities within a 15-mile radius of the corporate boundaries.	▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Home buyer Assistance ▪ Neighborhood Revitalization
4. Private Resources/Financing Programs	Federal National Mortgage Association (Fannie Mae) Programs	Loan applicants apply to participating lenders for mortgage assistance.	▪ Home Buyer Assistance ▪ Rehabilitation ▪ Down Payment Assistance
	Federal Home Loan Bank Affordable Housing Programs	Direct Subsidies to non-profit and for-profit developers and public agencies for affordable low-income ownership and rental projects.	▪ New Construction
	Low Income Housing Fund (LIHF)	Non-profit lender offering below market interest, short term loans for affordable housing in both urban and rural areas. Eligible applicants include non-profit and government agencies.	▪ Pre-development costs ▪ Site Acquisition ▪ Construction ▪ Rehabilitation
	Private Lenders	The Community Reinvestment Act requires certain regulated financial institutions to achieve goals for lending in low-mod-income neighborhoods. Thus, most larger private lenders offer affordable housing program, such as first-time homebuyer, housing rehabilitation, or new construction.	▪ Varies, depending on the individual program offered by the bank.

C. ADMINISTRATIVE RESOURCES

An alternative to providing subsidies to existing owners to keep units available as low-income housing is for public or non-profit agencies to acquire units subject to conversion or construct housing units to replace “at-risk” units lost to conversion. Nonprofit ownership assures that the units will remain as low-income housing. The following describes active non-profit agencies that may have the capacity to purchase at-risk projects in Downey.

- **Downey Community Development Commission (CDC):** The Downey Community Development Commission assumes the role of redevelopment agency for the City. Using the housing set-aside fund, the Downey CDC seeks to increase the supply of low and moderate-income housing. Recently, the CDC provided assistance for a senior housing project under construction. The CDC also funds housing rehabilitation and home ownership assistance programs. Over the five-year period of the Housing Element, the CDC is projected to have more than \$4.8 million in set-aside funds.
- **Los Angeles Community Design Center (LA/CDC):** The Los Angeles Community Design Center is a non-profit developer which helps to strengthen and revitalize communities by providing affordable, service-enriched housing and architectural, planning and development services to low-income households. Since 1984, the LA/CDC has completed over 25 affordable housing developments. The LA/CDC has assisted in the development of a 31-unit senior project in is currently assisting in the development of another 100 units in Downey for very low-income seniors.
- **Habitat for Humanity:** Habitat for Humanity is a non-profit, Christian organization dedicated to building affordable housing and rehabilitating damaged homes for lower income families. Habitat builds and repairs homes for families with the help of volunteers and homeowner/partner families. Habitat homes are sold to partner families at no profit with affordable, no interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals usually donate land for new homes. Habitat Humanity has already worked on several homes in Downey, with land acquisition from the City.
- **Long Beach Affordable Housing Coalition (LBAHC):** The LBAHC is a regional, community-based, non-profit provider of affordable housing. The Coalition develops and preserves single and multi-family housing using tax credits, conventional financing, and public/private grants. The Coalition currently manages over \$10 million in quality housing projects in the communities of Downey, Long Beach, Bellflower, and Paramount. LBAHC operates as a designated Community Housing Development Organization (CHDO) for HOME funds in these four communities.

D. ENERGY CONSERVATION OPPORTUNITIES

As residential energy costs rise, the subsequent increasing utility costs reduce the affordability of housing. The City has many opportunities to directly affect energy use within its jurisdiction. Title 24 of the California Administrative Code sets forth mandatory energy standards and requires the adoption of an “energy budget”. The following are among the alternative ways to meet the energy standards:

Alternative 1 is a passive solar approach, which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels. A second alternative generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements. Alternative 3 is also without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations. Some additional opportunities for energy conservation include various passive design techniques. Among the range of techniques that could be used for purposes of reducing energy consumption are the following:

- Locating the structure on the northern portion of the sunniest portion of the site;
- Designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions;
- Locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face;
- Making the main entrance a small enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from prevailing winds, or using a windbreak to reduce the wind velocity against the entrance.

Utility companies serving Downey offer various programs to promote the efficient use of energy and assist lower income customers. The programs are discussed below.

Southern California Edison (SCE). SCE offers its Low Income Energy Efficiency programs (LIEE), which help qualified homeowners and renters conserve energy and control electricity costs. Eligible customers receive services from local community agencies and licensed contractors working with Edison. Services include weatherization, efficient lighting and cooling, refrigerator replacement, and energy education. Edison also participates in the California Alternate Rates for Energy (CARE) program which provides a 15 percent discount on electric bills for low-income customers.

Southern California Gas Programs. The Southern California Gas Company offers two direct assistance programs to limited income customers: 1) a no cost weatherization (such as attic insulation and water blankets), and 2) a no cost furnace repair and replacement service. The Gas Company also participates in the State CARE program, providing low-income customers with a discount on their gas bills.

5. Housing Plan

Sections 2 through 4 of the 2000-2005 Housing Element analyze the needs, constraints, and resources for addressing housing issues within the community. The Housing Plan builds upon this analysis to establish goals, policies, programs, and quantified objectives to address the identified housing needs and constraints on the production of housing, using the available resources.

A. EVALUATION OF ACCOMPLISHMENTS

An important step in developing a future housing strategy that meets the needs of residents is an evaluation of the success of the current housing element in addressing identified housing needs. State law requires Housing Elements to report on the progress in meeting the goals, policies, and objectives set forth in the prior Housing Element. The Element must review the progress made in implementing adopted programs, their effectiveness, and continued appropriateness for the present planning period.

1. Goals of the 1992 Housing Element

The City's 1992 Housing Element set forth goals, policies, programs and objectives to address the development, maintenance, and improvement of housing within Downey. The 1992 Housing Element was organized around nine major goals:

- (1) Encourage the maintenance and improvement of the existing housing stock;
- (2) Protect Downey's housing and neighborhoods ;
- (3) Assist private sector reinvestment in our neighborhoods;
- (4) Provide specific plans encouraging rehabilitation and infill development;
- (5) Increase housing and available sites for all residents;
- (6) Continue high levels of services to existing and new residents;
- (7) Implement state redevelopment and housing goals, while recognizing the limited authority of the agency;
- (8) Provide adequate sites and housing to meet the community's housing goals;
- (9) Encourage housing opportunities for all households, regardless of status.

The 1992 Housing Elements goals were implemented through 40 different programs. **Chart 5-2** details each program and corresponding quantified and qualitative objectives. The remainder of this section details the progress in addressing specific programs, the effectiveness of the programs in meeting the City's objectives, and the appropriateness of these goals and policies for the upcoming 2000-2005 planning period.

2. Progress in Meeting Goals and Objectives

Progress in meeting the City's 1992 Housing Element goals can be determined by measuring the progress in production, rehabilitation, and preservation since the Element was adopted. Altogether, the City's set forth the goals of 857 new housing units, 225 rehabilitated units, and 229 preserved units. **Chart 5-1** and **Chart 5-2** summarizes and describes the City's progress in achieving these and other goals and objectives.

According to City records, 266 net new units were built from 1990-1997. Of that total, 145 were large multi-family units (of which 69 were second units) and 128 units were single-family units. The affordability of new housing is based on data in Chapter 2. During the 1990-1997 period, only one-third of the RHNA goals was produced. The shortfall was due to restructuring of the economy and prolonged recession that dampened the demand for new housing. Meanwhile, the 1989-1994 RHNA allocations were too optimistic, particularly given market conditions. As a result, actual production could not keep pace with the RHNA goals.

Chart 5-1
1992 Quantified Objectives

Housing Goal and Affordability	1992 Goals	Progress
Production		
Lower Income	258	145
Moderate Income	214	121
Upper Income	385	
Rehabilitation		
Lower Income	202	662
Moderate Income	23	-0-
Preservation		
Lower Income	62	62

Source: City of Downey, 2001.

The City's rehabilitation programs have exceeded the quantified objectives set forth in the 1992 Housing Element. From 1992/93 through 1999/00, a total of 288 homes and 78 rental units were rehabilitated. An additional 296 homes were served under the senior paint/fix up program. All of the programs targeted lower-income households. With respect to preservation, only one subsidized housing complex was at-risk of conversion. The Birchcrest Apartments was built in 1974 under the Section 236 federal program. As of July 2001, the project was refinanced with Low-Income Housing Tax Credits and the units are guaranteed to remain affordable to very low-income households.

Altogether, many programs from the 1992 Housing Element remain appropriate for the 2000-2005 period. The City will continue providing rehabilitation programs, homebuyer assistance, and assist developers in providing affordable housing. In addition, programs to remove constraints, including fee reviews and 30-day turnaround for applications remain appropriate for 2000-2005. Programs that were not implemented or were phased out by the City were removed primarily due to lack of community interest.

Chart 5-2
Detailed Accomplishments

Program	Program Goal	Program Accomplishments/ Continued Appropriateness
1. Housing Rehabilitation Program	Continue operation of the housing rehabilitation program.	The City has provided various rehabilitation programs that together have averaged 67 units per year.
2. Property Maintenance and Neighborhood Protection Ordinances	Consolidate existing property maintenance and neighborhood protection ordinances into one property maintenance ordinance.	Specific program not developed yet. City implemented "Administrative Citation Program", making noncompliance a civil issue with stronger fines and penalties, which makes enforcement more effective.
3. Home Beautification Awards Programs (Keep Downey Beautiful)	Expand the home beautification awards programs.	City sponsors numerous beautification programs on an annual basis, including 2 Citywide cleanups, average of 10 custom cleanups for specific areas of City, annual "Beautification Awards", 7 "Adopt-A-Street" programs, and an After-School Program for 100 students each month from grades K-5 to educate the affects of litter, graffiti, house maintenance, etc.
4. Neighborhood Improvement Programs	Develop neighborhood improvement programs, focusing on neighborhood cleanup, sidewalk repair, installation of streetlights, and street trees.	See #3 for neighborhood clean-ups, and #26 for sidewalk repair & streetlight installation. Staff completed "Master Street Tree Plan" for 20,000+ parkway trees. Downey also secured \$60,000 "Tree Planing Grant" in 1999 & 2000 and street enhancements along Paramount and Gardendale with 110 trees planted in 2000.
5. Neighborhood Tool Bank	Provide home improvement loans to 100 households per year	The Neighborhood Tool Bank program was cancelled due to lack of community interest.
6. UBC Provision for Apartment Housing	Adopt the provision in the Uniform Building Code, which improves the appearance, safety, and security of apartment housing.	Program not established due to staff constraints and the financial burden it would place on property owners. In addition, the Code Enforcement Division already identifies properties that are poorly maintained and create safety hazards.
7. Housing Fix-Up Program	Provide 110 households with home repair funds on an annual basis (25 rebates, 25 loans, and 60 grants)	The City provided several programs that financed and completed over 400 projects during the past five fiscal years.
8. Graffiti Removal Program	Expand graffiti removal program to proactive removal. Accomplish graffiti removal at 1,000 sites per year.	Average of 250,000-sq. ft. of graffiti removed at 3,500 locations per year. Two staff members assigned to graffiti removal. City has a hotline and graffiti is removed within 24 hours of reporting.
9. Code Enforcement	Continue staffing for residential code enforcement programs.	The City will continue code enforcement efforts and will inspect up to 500 properties on an annual basis.

**Chart 5-2
Detailed Accomplishments**

Program	Program Goal	Program Accomplishments/ Continued Appropriateness
10. Mobile Home Park Conversion	Develop policy governing the conversions of mobile home parks to other uses, with an emphasis on the requirements for conversion impact reports.	A program has not been established because it is considered to be a duplication of efforts, since the State has provisions in place for the conversion of mobile home parks to other uses. The City does not foresee the redevelopment of any existing mobile home parks.
11. Conversion of Strip Commercial Land Uses	Study the problems of strip commercial land uses and their possible conversions to other uses.	Specific program not yet established due to staffing constraints. However, over the past 10 years, several office and commercial properties have been re-designated for residential use.
12. Protect Housing Adjacent to Industrial and Commercial Uses	Study and revise ordinances protecting residential properties adjacent to industrial and commercial uses.	Specific program not yet established since the Zoning Code currently provides various levels of protection for residential uses. If a commercial or industrial use is adjacent to residential uses, additional building setbacks, stricter height allowance, and minimum wall and landscaping buffers are required. In several areas, parking buffer areas also protect residential uses.
13. Setbacks on Single Family Lots	Revise setback procedure to include the Planning Commission determination of single-family streets with prevailing setbacks.	Surveyed entire City and identified 200 blocks which include 3,200 parcels as "Prevailing Setback Areas" – where the front yard setback is greater than the 20 feet required by the Code.
14. Planning and Building Fee Surveys	Complete annual planning and building fee surveys.	A comprehensive survey of all building permits and fees was completed in 1991 and is scheduled by the end of 2001. Planning fees have been adjusted annually to reflect increased costs.
15. Staffing Levels/Public Hearing Items	Monitor planning staffing levels and 30-day turnaround for public hearing items.	The Planning Department continues to monitor staffing levels to ensure 30-day turnaround for public hearing items. In addition, the City has revised the permit application to simplify and streamline the process.
16. Building Inspection/Plan Checking	Monitor building inspection and plan checking service levels; add contract inspectors and plan checkers as needed.	In early 1990, City hired a plan check firm to handle overflow of plan checks on a needed basis and the same was done for building inspections.
17. Building and Development Regulations and Standards	Review development regulations and standards. Modify standards found unnecessary or excessive.	City adopted the California Building Code in 1999 with certain added amendments to meet Downey's specific topographical, geographical and climate needs.
18. Specific Plans	Survey neighborhoods and identify where zoning conflicts with development patterns and prioritize areas for specific plans. Develop a Downtown Specific Plan.	A Specific Plan for the Golden Park residential neighborhood was not pursued due to lack of community interest. A Downtown Plan Overlay Zone was established for the CBD, which outlines permitted uses, development standards,

**Chart 5-2
Detailed Accomplishments**

Program	Program Goal	Program Accomplishments/ Continued Appropriateness
		signing and other requirements. A housing component has not yet been established.
19. Second Unit Development	Continue to encourage second unit development in designated neighborhoods. Achieve the development of 80 second units.	Since January 1989, 56 SUD applications have been approved resulting in net new 70 units. One SUD area was expanded and one new SUD area was established.
20. Factory Built Housing	Permit factory built housing in all residentially zoned neighborhoods.	Specific program not established, as it was considered no longer needed. The State has defined factory-built housing as general housing. Therefore, the City does not need to designate a separate housing type in the Zoning Code.
21. Section 8 Housing	Continue participation in the Section 8 Housing Program.	The City maintained an ongoing Cooperative Agreement with the County Housing Authority to provide rental assistance to 400 households per month.
22. Assisted Housing At Risk of Conversion	Monitor existing assisted housing contracts for expiration. Study the feasibility of City or Agency purchase of assisted housing.	There is one government-assisted property in the City that is "at-risk" of converting to market rents. This property is transitioning into a Low Income Housing Tax Credit project by September 2001.
23. Fair Housing	Continue providing support and counseling on fair housing laws and tenant and landlord laws.	The City initiates a contract each year with the local Fair Housing Council to implement a comprehensive fair housing program serving more than 500 persons.
24. Development Exaction	Monitor development exaction annually.	The City conducts annual review of fees and development exaction to ensure that the fees are not excessive and remain consistent with the cost of processing.
25. Fiscal Analysis	Require fiscal analysis for significant new residential developments.	Specific program not established, as it was considered no longer necessary. The program was designed to analyze fiscal impacts of large-scale housing developments. As a built-out City, new housing has consisted of smaller projects. Should a large housing development be proposed, the City would require fiscal analysis as part of environmental review.
26. Street Lighting/Sidewalk Improvement	Continue street lighting and sidewalk improvement districts.	Since January 1989, City has had over 100 residential properties sign agreements saying they would not oppose future lighting district or installation of new lighting. However, few light standards have been installed during that period.
27. Redevelopment Set-Aside	Monitor the low and moderate-income housing fund.	The City uses its tax increment set aside housing fund to supplement its First-Time Homebuyer Program, Rehabilitation Program, and finance a 31-unit affordable senior housing project.

**Chart 5-2
Detailed Accomplishments**

Program	Program Goal	Program Accomplishments/ Continued Appropriateness
28. Assist Developers in Providing Affordable Housing	Evaluate assistance to developers, as requested, to provide affordable housing.	Through the RDDA, the City has assisted in the development of affordable housing for low-income persons. Most recently, the City provided assistance for a 31-unit senior housing project.
29. Housing Rehabilitation/Replacement	Use the low and moderate-income housing fund to replace and/or rehabilitate 45 housing units per year.	The City has provided various rehabilitation programs that together have averaged 67 rehabilitated units per year as well as additional units under the fix up program.
30. Encourage Infill Development	Continue to encourage infill development. A total of 150 units can be developed on infill parcels.	Specific program not yet established, though the City has consistently supported infill development in residential areas. Several zone variances and minor zone variances have been approved on substandard properties after completion of the I-105 freeway.
31. Water System Improvement	Continue to subsidize water system improvements through system wide user fees.	Water rates were modified in early 1990s to provide \$1 million for improvements. Major projects completed include new main transmission lines along Lakewood Boulevard and Telegraph Road, and new water well with expanded pump capacity.
32. Senior Housing	Continue to permit senior housing in the Hospital-Medical Arts zone and historic downtown area. Achieve development of 250-300 units.	Since 1989, 378 senior housing units have been built, including 243 in the HM zone, 31 in the C3 zone and 104 in other areas. The City is under negotiations to purchase property to develop 100 additional units.
33. Historic Downtown Specific Plan	Develop a specific plan for the historic downtown area to include up to 300 new units.	A Specific Plan for the Golden Park residential neighborhood was not pursued due to lack of community interest. A Downtown Plan Overlay Zone was established for the CBD, which outlines permitted uses, development standards, signing and other requirements. A housing component has not yet been established.
34. Flood Standards	Develop City flood standards, examining low cost alternatives that meet FEMA requirements.	Phases I and II of the Los Angeles / Rio Hondo Rivers Flood Control Project were completed in May 2001. This project has reduced, from 50% to 20%, the number of Downey properties requiring flood insurance. Phase III is projected to be completed 2002, after which no Downey properties will require additional insurance.
35. Senior Assistance Squad	Work with community service and church groups to form an assistance squad to help seniors and disabled persons with simple maintenance tasks around their homes.	Specific program not established as it was considered a duplication of efforts. In 1998, the City completed the Barbara J. Riley Community & Senior Center in Apollo Park. The Center provides a variety of direct assistance to seniors and persons with disabilities, and also offers information and referral services. In addition, the

Chart 5-2
Detailed Accomplishments

Program	Program Goal	Program Accomplishments/ Continued Appropriateness
		Housing Division administers the Housing Fix-Up Program, which is used by seniors for exterior maintenance of their homes (Refer to Program #7).
36. Architectural Barriers	Continue loan program to remove architectural barriers. (up to 45 units annually) Continue the current senior paint and fix up program, which removes architectural barriers. (110 units annually)	Combined with #7 – Fix-Up Program. The installation on wheel chair ramps and handrails are eligible program expenditures.
37. Grants to Rio Hondo Temporary Home	Continue grants to the Rio Hondo Temporary Home in Norwalk. Maintain a subsidy of 6 percent of the operating costs for the home.	Each year the City contributes \$10,000 to \$20,000 in CDBG funds to the Rio Hondo Temporary Home to provide transitional housing and services for the homeless. An average of 6-10 families originating from Downey are assisted annually.
38. Homeless Assistance Organizations	Compile information and referral lists of organizations that can assist the homeless. This list will be made available thorough the City's housing office and police department.	To eliminate duplication of effort, the City refers inquiries to the Info Line of Los Angeles, a referral service coordinated and maintained by Los Angeles County and the United Way.
39. Federal and State Rehabilitation Programs	Use Federal and State programs and nonprofits that fund rehabilitation & development of residential projects for low and moderate-income households.	The City reserves \$574,000 in Federal HOME funds and allocated more than \$1.3 million in housing set-aside funds for the development of affordable housing by non-profit housing entities. 31 affordable rental units have been constructed.
40. Anti-Discrimination	Continue to enforce State and Federal anti-discrimination laws.	There is one government-assisted property in the City that is "at-risk" of converting to market rents. This property is transitioning into a Low Income Housing Tax Credit project by September 2001. This helps to further fair housing opportunities.

B. GOALS AND POLICIES

The goals and policies contained in the Housing Element address Downey's housing needs and are implemented through housing programs offered by the City's Planning and Redevelopment Department. In drafting these goals, policies and programs, the Government Code requires the housing element to address five major areas:

- Housing and Neighborhood Conservation
- Providing Adequate Sites to Achieve Diversity
- Providing Housing Assistance
- Removing Governmental Constraints
- Promoting Equal Housing Opportunity

This section contains the goals and policies regarding housing needs in Downey. The following goals and policies are related to five major areas of concern:

1. HOUSING AND NEIGHBORHOOD CONSERVATION

Housing and neighborhood conservation is important to maintaining and improving quality of life. While much of the housing in Downey is in good condition, some of the older neighborhoods and some multi-family housing show signs of deterioration. Efforts to improve and revitalize housing must address existing conditions, but also focus on encouraging preventive efforts to ensure that housing stock quality is maintained. The policies listed below address the issue of housing and neighborhood conservation.

Goal 1.0: Encourage conservation of the housing stock and neighborhoods

- Policy 1.1:** Continue to monitor and enforce building and property maintenance code standards in residential neighborhoods.
- Policy 1.2:** Continue to promote the repair, revitalization, and rehabilitation of residential structures which have fallen into disrepair.
- Policy 1.3:** Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing and neighborhood quality.
- Policy 1.4:** Continue to provide a high quality of services to maintain the appearance of neighborhoods and quality of life of residents.
- Policy 1.5:** Pursue comprehensive neighborhood preservation strategies for portions of the community that need reinvestment.

2. VARIETY OF HOUSING TYPES AND PRICES

The Regional Housing Needs Assessment addresses the need for decent, adequate, and affordable housing to accommodate existing and future housing needs. Downey is committed to assisting in the development of adequate housing that is affordable to all economic segments of the population through the following goals and policies:

Goal 2.0: Encourage a variety of housing types and adequate supply of housing to meet the existing and future needs of city residents.

Policy 2.1: Provide adequate sites and zoning to encourage and facilitate a range of housing to address the regional fair share allocations.

Policy 2.2: Encourage infill development and recycling of land to provide adequate residential sites.

Policy 2.3: Facilitate and encourage the development of affordable housing for seniors, large families, and other identified housing needs.

Policy 2.4: Encourage the redevelopment agency, when assisting in housing development, to participate in rent limitation agreements.

Policy 2.5: Assist private and nonprofit developers in providing affordable housing to low-income residents and special needs groups.

3. HOUSING ASSISTANCE

Downey is home to a number of groups with special housing needs, including seniors, large families, disabled persons, and single parent families, among others. These groups may face greater difficulty in finding decent and affordable housing due to special circumstances. Special circumstances may be related to one's income, family characteristics, disability, or health issues.

GOAL 3: Expand and protect housing opportunities for all economic segments and special housing needs of the community

Policy 3.1 Use public financial resources, as feasible, to support the provision of housing for lower income households and special needs groups.

Policy 3.2 Provide rental assistance to address existing housing problems and provide homeownership assistance to expand housing opportunities.

Policy 3.3 Support the conservation of mobile home parks, government-subsidized housing, and other sources of affordable housing.

Policy 3.4 Further public-private partnerships to develop, rehabilitate and maintain affordable housing.

4. MINIMIZE GOVERNMENTAL CONSTRAINTS ON HOUSING

Market factors and government regulations can significantly impact the production and affordability of housing. Although market conditions are often beyond the direct influence of any jurisdiction, efforts can be directed at ensuring the reasonableness of land use controls, development standards, permit-processing, fees and exactions, and governmental requirements to encourage housing production.

Goal 4.0: Reduce the impact of potential governmental constraints on the maintenance, improvement, and production of housing

Policy 4.1: Review application fees annually to ensure that fees and exactions do not unduly constrain the production and maintenance of housing.

Policy 4.2: Provide for streamlined, timely, and coordinated processing of residential projects to minimize holding costs and encourage housing production.

Policy 4.3: Utilize density bonuses, fee reductions, or other regulatory incentives to minimize the effect of governmental constraints.

Policy 4.4 Utilize the Redevelopment Agency as a tool to provide sites and assist in the development of affordable housing.

5. FAIR AND EQUAL HOUSING OPPORTUNITY FOR RESIDENTS

Ensuring fair and equal housing opportunity is an important goal. Whether through mediating disputes, investigating bona fide complaints of discrimination, or through the provision of education services, the provision of fair housing services is an important tool to ensure fair and equal access to housing. The following policies are designed to continue implementation of applicable fair housing laws.

Goal 5.0: Assure residents have fair and equal housing opportunity

Policy 5.1: Encourage the use of barrier-free architecture in new housing developments.

Policy 5.2: Continue contracting for Fair Housing Services.

C. HOUSING PROGRAMS

The goals and policies contained in the Housing Element address Downey's housing needs and are implemented through housing programs offered by the City's Planning and Redevelopment Department. This section briefly describes the programs that Downey will implement to address the housing needs identified herein as well as requirements of State Housing Element law. **Chart 5-3** at the end of this chapter provides a summary of each program, the five-year quantified objective, the proposed funding source, and the agency responsible for implementing the program.

Goal #1: Housing and Neighborhood Conservation

1. Code Enforcement

The enforcement of existing property maintenance codes is a primary means to preserve housing and the quality of neighborhoods. The Code Enforcement Division is responsible for enforcing City ordinances affecting property maintenance, building conditions, and other housing and neighborhood issues. The Code Enforcement Division handles approximately 40 complaints a month. Building code violations are referred to the Building Division and to housing staff for rehabilitation assistance.

Five-Year Objective:

*Continue program
and inspection of 500
homes annually*

2. Housing Rehabilitation

The Housing Rehabilitation program offers grants, rebates, deferred payment loans, and low interest rate loans for a wide range of property and structural improvements and energy conservation devices. Moreover, to address overcrowding among large families, the loan program can also be used for room additions. The program is geared toward lower-income households citywide, but additional incentives are available in selected neighborhoods. The primary focus is to provide improvements necessary to correct code violations or other health and safety issues.

Five-Year Objective:

*Provide loans for 20
homeowners
annually*

3. Multi-Family Residences

In recent years, the City has observed that some multi-family projects, particularly smaller ones, are experiencing deferred maintenance and repairs. To help prevent the decline of buildings that affect the quality of neighborhoods, the City offers multi-family projects of seven units or less a loan program to make repairs for health and safety code violations. As a condition of the loan, the owner signs a limited time agreement that the rents for the improved units must be below fair market rent for over half the units and the tenants in those units cannot be overpaying for housing. Assistance can be provided as either a loan or cash rebate.

Five-Year Objective:

*Provide 6 loans or
rebates annually*

4. Senior Paint/Fix Up Program

Downey has a number of senior households who find it more difficult to afford routine maintenance and repair of their homes. The Senior Paint and Fix-up Program provides free exterior paint jobs and minor repairs on homes owned by low and moderate-income elderly persons. In addition, the program provides funds for limited energy and safety related home improvements. Eligible items include installation of deadbolt locks, smoke alarms, weather-stripping, water heater blankets, and earthquake straps. In addition, this program also covers improvements needed to remove architectural barriers for seniors, including accessibility devices, handrails, and wheel chair ramps.

Five-Year Objective:

Assist 30 households annually

5. Neighborhood Maintenance

The City sponsors and provides an array programs to maintain and enhance the quality of the neighborhood environment. These neighborhood maintenance and improvement programs include the following: graffiti removal, sidewalk and street repairs, parkway tree program, graffiti removal, and other programs. The City also sponsors various beautification programs, including home beautification awards, citywide cleanups, adopt-a-street programs, and educational programs for children. These programs help maintain pride in neighborhoods, stabilize the value of homes in neighborhoods, and provide for a more enjoyable living environment for residents.

Five-Year Objective:

Continue program implementation

6. Neighborhood Preservation

In some cases, certain neighborhoods require more focused efforts to address infrastructure and social issues. The Neighborhood Preservation program identifies troubled neighborhoods and directs the resources needed to address the following: property maintenance, residential rehabilitation, public improvements, education, and focused neighborhood cleanups. The Police Department also assists in conducting warrant sweeps, parole checks, and other community policing efforts to address crime. The City also offers youth after-school programs (e.g., GRASP), which provides recreational and tutoring for grade-school children. An Effective Property Management Seminar Series is also offered for owners and managers.

Five-Year Objective:

Continue program implementation

Goal #2: A Variety of Housing Types

7. Land Use Element/Zoning

The Downey Land Use Element and Zoning Code provides for a variety of residential land uses to accommodate the City's 1998-2005 regional housing needs allocation (RHNA). Permitted densities range from 8.7 units/acre in low density residential zones, to 50 units/acre for senior housing. Additional density incentives are available pursuant to the density bonus program and for specific design considerations in the planned development process. As described in Chapter 4, the City has sufficient sites to address its very low, low, moderate and upper-income site identification requirement for the 1998-2005 RHNA.

Five-Year Objective:

Continue to provide appropriate land use designations to fulfill the City's RHNA
102 very low income
86 low income
114 moderate income
180 upper income.

8. Second Unit Program

Stemming from its early agricultural history, the City has many large lots (10,000 square feet and above) that are underutilized and that can accommodate additional housing. To facilitate affordable rental units for families, the City allows second unit developments. There are 23 designated second unit development areas. In the R-1 zone, the second unit must be a detached structure; otherwise, it can be attached to the primary unit. In all cases, however, the owner of the primary unit must own the second unit. Development of these units provides rental housing within a single-family neighborhood setting which is generally affordable to lower-income households. Therefore, the City will continue its second unit program.

Five-Year Objective:

Continue to provide for second units in the designated areas. Inform eligible property owners of the potential to construct second units.

9. Senior Housing Program

Due to aging nature of Downey's population, the City facilitates and encourages the construction of senior housing. Senior housing is permitted in the H-M (Hospital Medical Arts), C-3 (General Commercial in downtown area only), and the R-3 zones pursuant to a conditional use permit. Several projects have been built during the 1990s. Affordable senior projects are permitted at densities up to 50 units per acre. To assist and facilitate the development of affordable senior housing, the zoning Code permits the following incentives: density up to 50 units per acre, reduced parking standards (only 1 space per unit), reduced units sizes (studio at 550 square feet, plus 150 additional square feet for each bedroom), height (up to 4 stories), and increased maximum lot coverage (60%).

Five-Year Objective:

Continue program implementation

10. Transitional and Emergency Shelters

The City permits group housing in the community. Through its Zoning Code, 16 facilities for over 800 disabled persons have been built as well as 2 senior projects. Group housing (e.g., nursing homes, hospitals, community care facilities for more than six persons, and senior housing is permitted in the Hospital Medical Arts (H-M) Zone. Moreover, the H-M Zone is also suitable for transitional housing and emergency shelters, particularly due to its access to public services and the availability of sites (3.5 acres of vacant land). The City will permit such facilities pursuant to an approved CUP, the findings of which are no more restrictive than other uses in that zone.

Five-Year Objective:

Revise Zoning Code to permit transitional housing and emergency shelters in the HM Zone by ending 2002.

11. Affordable Housing Program

During the past 15 years, the City has encouraged the provision of quality, affordable housing through the use of various regulatory and financial incentives. In 1998, the City assisted in the development of the Heritage Court project, a 31-unit project for very low-income seniors. The City contributed \$400,000 of RDA funds to acquire the site, (secured City of Industry funds and AHP), contributed \$900,00 toward construction costs, and utilized the LA/CDC as the designer/builder for the project. The city is actively working with the LC/CDC on reviewing the potential acquisition of other sites within the community. The City has also assisted Habitat for Humanity in acquiring land for projects affordable to very low-income households.

Five-Year Objective:

Continue using redevelopment funds as appropriate to assist in the development of affordable housing.

12. Nonprofit Assistance

The City has a history of supporting the production of affordable housing by working with nonprofit organizations. The City has worked closely with Habitat of Humanity. Typically, the City provides the land for the project and RDA funds in return for long-term affordability covenants. For instance, the City recently purchased land for \$70,000 and donated the land to Habitat for Humanity to assist in the development of a single-family home that is covenanted to be affordable to very low-income households. The City also sets aside 15% of its HOME funds (in an amount up to \$500,000) as seed money. The HOME funds are used to support the Los Angeles Community Design Center and the Long Beach Affordable Housing Corporation in locating and acquiring sites for affordable housing. HOME funds are restricted for projects affordable to households earning up to 80% of the County median family income.

Five-Year Objective:

Facilitate the construction of up to 10 homes affordable for very low-income households. Continue to set aside seed money for nonprofit acquisition of land for affordable projects.

Goal #3: Provide Housing Assistance

13. City 1st time Homebuyer

The Home Assistance Program was established in 1996 as a down payment loan of up to \$30,000 or 20 percent of the purchase price of the home, whichever is less. The maximum purchase price of the home under the program was \$170,000. Due to rate increases and higher housing costs, the down payment was increased to \$40,000 and the maximum purchase price to \$228,000 in 2001. 37 loans were granted over the first five years of the program.

The loan is in the form of a silent-second mortgage, so no monthly payment is necessary and no interest accrues. The loan is repaid at the end of 20 years or sooner if the property is sold or transferred. To be eligible, a person must live or work in Downey, must not have owned a home in the past three years and must contribute a down payment of at least 5% of the purchase price of the home.

14. Mortgage Credit Certificate Program

The City participates in the federal Mortgage Credit Certificate Program operated by the Los Angeles County Community Development Commission. The MCC program allows qualified first-time homebuyers to take an annual credit against their federal income taxes of up to 10% of the annual interest paid on the applicant's mortgage. The MCC helps the buyer qualify for a loan by allowing an authorized lender to reduce housing expense ratio by the amount of the tax savings, allowing homebuyers more income available to make monthly payments. The maximum purchase price is approximately \$200,000 or more.

15. Section 8 Assistance

The Section 8 program provides rent subsidies to very low-income households who overpay for housing. Prospective renters secure housing from HUD-registered apartments that accept the certificates. HUD then pays the landlords the difference between what the tenant can afford (30% of their income) and the payment standard negotiated for the community. HUD also makes available a housing voucher of housing choice program, where a family may choose housing that costs above the payment standard if the tenant pays the extra rent. The County Housing Authority administers the Section 8 program on behalf of Downey.

Five Year Objective:

Provide 12 home ownership loans on an annual basis

Five Year Objective:

Continue participation and distribute fliers and advertise its availability

Five-Year Objective:

Continue to participate in the Section 8 program and encourage rental property owners to register their units with the Housing Authority.

Goal #4: Minimize Governmental Constraints

16. Density Bonus Program

In order to facilitate affordable housing, the City offers developers a 25% increase in density plus a development incentive for qualified affordable projects. To be eligible, the project must contain: (1) at least 20 percent of the units reserved for low income households; or (2) at least 10 percent reserved for very low income households; or (3) at least 50 percent reserved for senior households. The units must remain affordable for at least 30 years if both the density bonus and development incentive are granted, and 10 years if only the density bonus is granted. Additional incentives are available with planned unit developments.

Five-Year Objective:

Continue provision of the density bonus; inform developers of the program availability.

17. Planned Unit Developments

The Planned Unit Development (PUD) process provides a means to develop more creative projects that are not constrained by literal application of zoning codes. The PUD allows flexibility in site development standards and encourages innovative and imaginative land use concepts. The standards of the base zone apply in Planned Unit Developments; however, density, setbacks, and open space requirements are calculated on a project wide basis. Density incentives of 5% each are also offered for the following: solar water heating for all units and any proposed swimming pools, extra parking for guest parking or recreational vehicles (1 space per 2 units), and open space that exceeds the required space by at least 50 percent.

Five-Year Objective:

Continue to encourage Planned Unit Developments as a means to provide affordable housing through creative land use techniques. Inform developers of the density incentives under the program.

18. Streamline Processing

The City continues to monitor permit processing times to ensure the fastest possible turnaround for applications. Recently, the City modified the application packet to simplify and streamline the application process. The City has been computerizing property data to provide more reliable information to the public in a more cost-effective manner. This includes zoning, general plan, land use, property owner information, prior planning cases, county assessor maps, and digital aerial photographs for each parcel. The City's comprehensive zoning map and general plan land use map have also been computerized using enhanced geographic information system technology.

Five-Year Objective:

Continue to monitor permit processing times and investigate ways to streamline. Continue computerizing information including building permits and the Zoning Code.

19. Development Standards Review

In order to facilitate housing development to meet State and Federal law requirements, it is important to design codes which facilitate and encourage housing to be built at levels affordable to all economic segments of the community, including special needs. The General Plan and Zoning Code are the primary means for designating land for housing and regulating the quality of development. The City will review the Zoning Code to assess which development standards should be modified to accommodate housing and will review permitting procedures to ensure that they do not unduly constrain development of housing uses.

Five-Year Objective:

Review Zoning Code, including development standards and permitting processes, and amend as necessary to facilitate and encourage housing development.

20. Planning and Development Fees

The City conducts annual internal reviews of planning and development fees to ensure that the fees are not excessive, and that the fees continue to cover the cost of services provided. By 2002, the City's Building and Planning Divisions will conduct a comprehensive fee review including comparing the fees in Downey with fees in the surrounding cities. Special consideration will be given not only to the fees themselves, but the services included with the fees.

Five-Year Objective:

Conduct comprehensive fee review by 2002.

21. Infill Development

As a primarily built out community, infill development is an important way for facilitating residential development commensurate with the City's share of regional housing needs. Downey has consistently supported infill housing on residential and commercial sites throughout the community. The City grants, where deemed appropriate, the following incentives for infill development: lot consolidations, zone variances, rezoning commercial properties for residential uses, approval of second unit developments, and density incentives. The City will continue to offer such incentives where appropriate.

Five-Year Objective:

Continue to provide incentives to support infill development.

Goal #5: Ensure Fair Housing Opportunity

22. Fair Housing

The City contracts with the Fair Housing Foundation of Long Beach to provide education, outreach, and mediation services regarding fair housing. In the most recent Analysis of Impediments to Fair Housing Choice (AI), the Fair Housing Foundation of Long Beach recommended additional outreach and education efforts to ensure that all residents have equal access to housing in the City.

Five-Year Objective:

Continue providing fair housing services and implement the recommendations set forth in the AI.

23. Zoning Code Revision

The City will review and amend its zoning code as required by State Law to ensure adequate provisions relating to housing opportunities. This will clarify the City's requirements relating to manufactured housing and mobile homes as permitted uses in residential zone pursuant to Government Code Section 65852. In addition, the City will delete the allowance of senior housing in the H-M and C-3 zones to comply with Government Code Section 65008. However, the same development standards and incentives for senior housing will be available in the R-3 zone.

Five Year Objective:

Revise Zoning Code to address recommended changes by ending 2003

Chart 5-3

Housing Program Summary

Program	Program Objective	Five Year Objective	Funding Source	Responsible Agency	Time Frame
Goal #1: Housing and Neighborhood Conservation					
1. Code Enforcement	Preserve and maintain the condition of housing and neighborhoods	Inspect 500 properties annually	CDBG	Code Enforcement	2000-2005
2. Housing Rehabilitation		Provide loans to 20 households annually	CDBG	Housing	2000-2005
3. Multi-Family Residences		Provide 6 loans or rebates annually	CDBG	Housing	2000-2005
4. Senior Paint/ Fix-Up Program		Assist 30 households annually	CDBG	Housing	2000-2005
5. Neighborhood Maintenance		Continue program implementation	CDBG	Housing and Neighborhood Preservation	2000-2005
6. Neighborhood Preservation		Continue program implementation	CDBG	Neighborhood Preservation	2000-2005
Goal #2: A Variety of Housing Types and Prices					
7. Land Use Element/Zoning	Provide a variety of housing types	Continue to provide appropriate land use designations to fulfill the City's RHNA	General fund	Planning	2000-2005
8. Second Unit Program		Continue to provide for second units and inform property owners of potential.	General fund	Planning	2000-2005
9. Senior Housing Program		Continue to provide sites for senior housing in the H-M and C-3 zones	General fund	Planning and Housing	2000-2005
10. Transitional and Emergency Shelters		Revise zoning code to permit transitional housing and emergency shelters in the H-M zone	General fund	Planning	2002
11. Affordable Housing Program	Assist in the development of Low-Rent/Cost Housing	Continue using RDA to assist in development of affordable housing.	RDA Set-aside	Downey CDC	2000-2005
12. Nonprofit Assistance		Facilitate the construction of 10 homes affordable to low-income households	RDA Set-aside	Downey CDC	2000-2005
Goal #3: Housing Assistance					
13. City 1 st Time Homebuyer	Expand opportunities through rental and mortgage assistance	Provide 12 loans annually	CDBG, set-aside	Housing	2000-2005

Chart 5-3
Housing Program Summary

Program	Program Objective	Five Year Objective	Funding Source	Responsible Agency	Time Frame
14. Mortgage Credit Certificate Program	Expand opportunities through rental and mortgage assistance	Continue participation and advertise its availability	General Fund	Los Angeles County CDC	2000-2005
15. Section 8 Assistance		Continue participation and encourage owners to register units	County Housing Authority	Los Angeles County CDC	2000-2005
Goal #4: Minimize Governmental Constraints					
16. Density Bonus Program	Encourage imaginative development through density incentives	Continue density bonus program and inform developers of its availability	General Fund	Planning	2000-2005
17. Planned Unit Developments		Continue to encourage PUDs and advertise program availability	General Fund	Planning	2000-2005
18. Streamline Processing	Remove constraints to development of housing	Monitor permit processing times and investigate ways to streamline processing.	General Fund	Planning and Building	2000-2005
19. Development Standards Review		Review zoning code, development standards & permit processes and amend as needed	General Fund	Planning	2000-2005
20. Planning and Development Fees		Conduct comprehensive fee review by 2002	General Fund	Planning and Building	2002
21. Infill Development		Continue program to encourage infill development	General Fund	Planning and Building	Ongoing
Goal #5: Fair and Equal Housing Opportunity					
22. Fair Housing	Assure equal access to housing for all residents	Continue providing fair housing services and implement the recommendations set forth in the AI.	CDBG	Housing	2000-2005
22. Zoning Code Revision		Revise Zoning Code to address senior and manufactured housing	General Fund	Planning and Building	Ending 2003
Five-Year Program Summary:					
Housing Production: 482 units (102 very low 86 low 114 moderate 180 upper)					
Housing Rehabilitation: 280 units-lower income					
Housing Conservation: 2,500 units (Code enforcement-500 units per year)					

APPENDIX - HOUSING ELEMENT GLOSSARY

Acre: a unit of land measure equal to 43,560 square feet.

Acreage, Net: The portion of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement which places resale or rental restrictions on a housing unit.

Affordable Housing: Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other costs.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by federal, state, or local housing programs.

At-Risk Housing: Multi-family rental housing that is at risk of losing its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements.

California Department of Housing and Community Development - HCD: The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

Census : The official United States decennial enumeration of the population conducted by the federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD). This grant allots money to cities and counties for housing rehabilitation and community development activities, including public facilities and economic development.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Density: The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multi-family: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single-family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the unit for the exclusive use of a household.

Elderly Household: As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older.

Element: A division or chapter of the General Plan.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Entitlement City: A city, which based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG, HOME and ESG.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Rental Program and many other HUD programs and are published annually by HUD.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time homebuyer programs which differ from non-federally funded programs.

Floor Area Ratio (FAR): The gross floor area of all buildings on a lot divided by the lot area; usually expressed as a numerical value (e.g., a building having 10,000 square feet of gross floor area located on a lot of 5,000 square feet in area has a FAR of 2:1).

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Group Quarters: A facility which houses unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy housing, where 10 or more unrelated individuals are housed.

Growth Management: Techniques used by a government to regulate the rate, amount, location and type of development.

HCD: The State Department of Housing and Community Development.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless).

Household: The Census Bureau defines a household as all persons living in a housing unit whether or not they are related. A single person living in an apartment as well as a family living in a house is considered a household. Household does not include individuals living in dormitories, prisons, convalescent homes, or other group quarters. Pursuant to HUD, households are defined as follows: small-- two to four non-elderly persons; large-- with 5 or more members; or senior – over age 62.

Household Income: The total income of all the persons living in a household. A household income is often described as very low, low, moderate, and upper incomes based upon household size and income, relative to the regional median income.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is “project” or “unit” based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be “tenant based.”

Housing Unit: A room or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

Income Category: Four categories are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Very Low (0-50% of County median); Low (50-80% of County median); Moderate (80-120% of County median); and Upper (over 120%).

Manufactured Housing: Housing constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market Rate Housing: Housing available on the open market without any subsidy of which the price is determined by the market forces of supply and demand.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Overcrowding: As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based on data published by the Census Bureau. Severe overpayment exists if gross housing costs exceed 50 percent of gross income.

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities. Jurisdictions may expand the Census definition in defining units with physical defects.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Redevelopment Agency: California Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside 20% of all tax increment dollars generated from each redevelopment project area for the purpose of increasing and improving the community's supply of housing for low and moderate income households.

Regional Housing Needs Assessment (RHNA): The Regional Housing Needs Assessment (RHNA) is based on projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the SCAG (Southern California Association of Governments) region. These housing need numbers serve as the basis for the update of the Housing Element.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

Section 8 Rental Voucher/Certificate Program: A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Southern California Association of Governments (SCAG): The Southern California Association of Governments is a regional planning agency which encompasses six counties: Imperial, Riverside, San Bernardino, Orange, Los Angeles, and Ventura. SCAG is responsible for preparing the Regional Housing Needs Assessment (RHNA).

Special Needs Groups: Segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, special needs groups consist of the elderly, disabled, large families, female-headed households, farm workers, and the homeless. A jurisdiction may also consider additional special needs, such as students, military households, etc.

Subdivision: The division of a lot, tract or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Substandard Housing: Housing which does not meet the minimum standards contained in the State Housing Code (i.e. does not provide shelter, endangers the health, safety or well-being of occupants). Jurisdictions may adopt more stringent local definitions of substandard housing.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

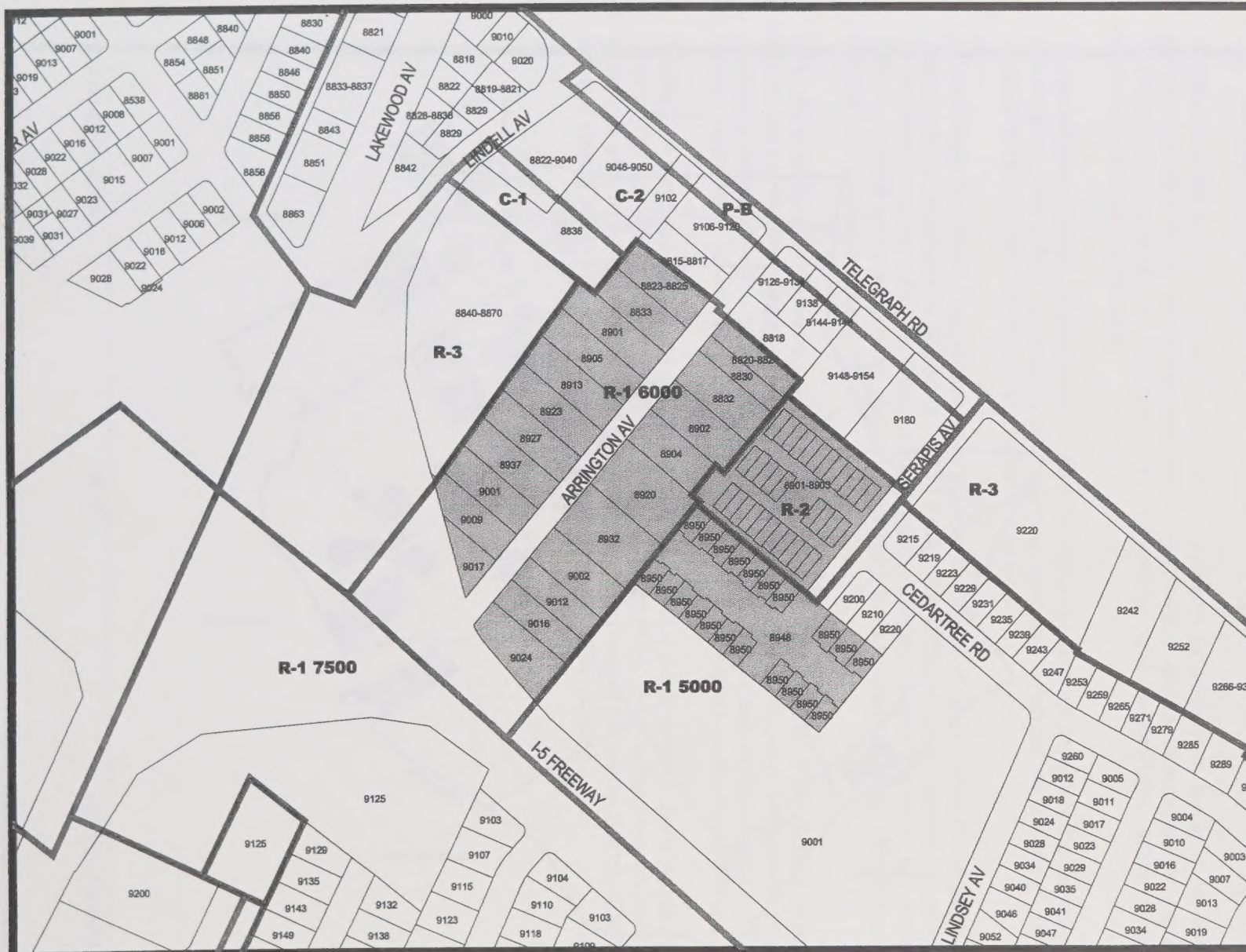
U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant, HOME and Section 8, among others.

Zoning: A land use regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance specifying these regulations.

CITY OF DOWNEY SECOND UNIT DEVELOPMENT AREAS



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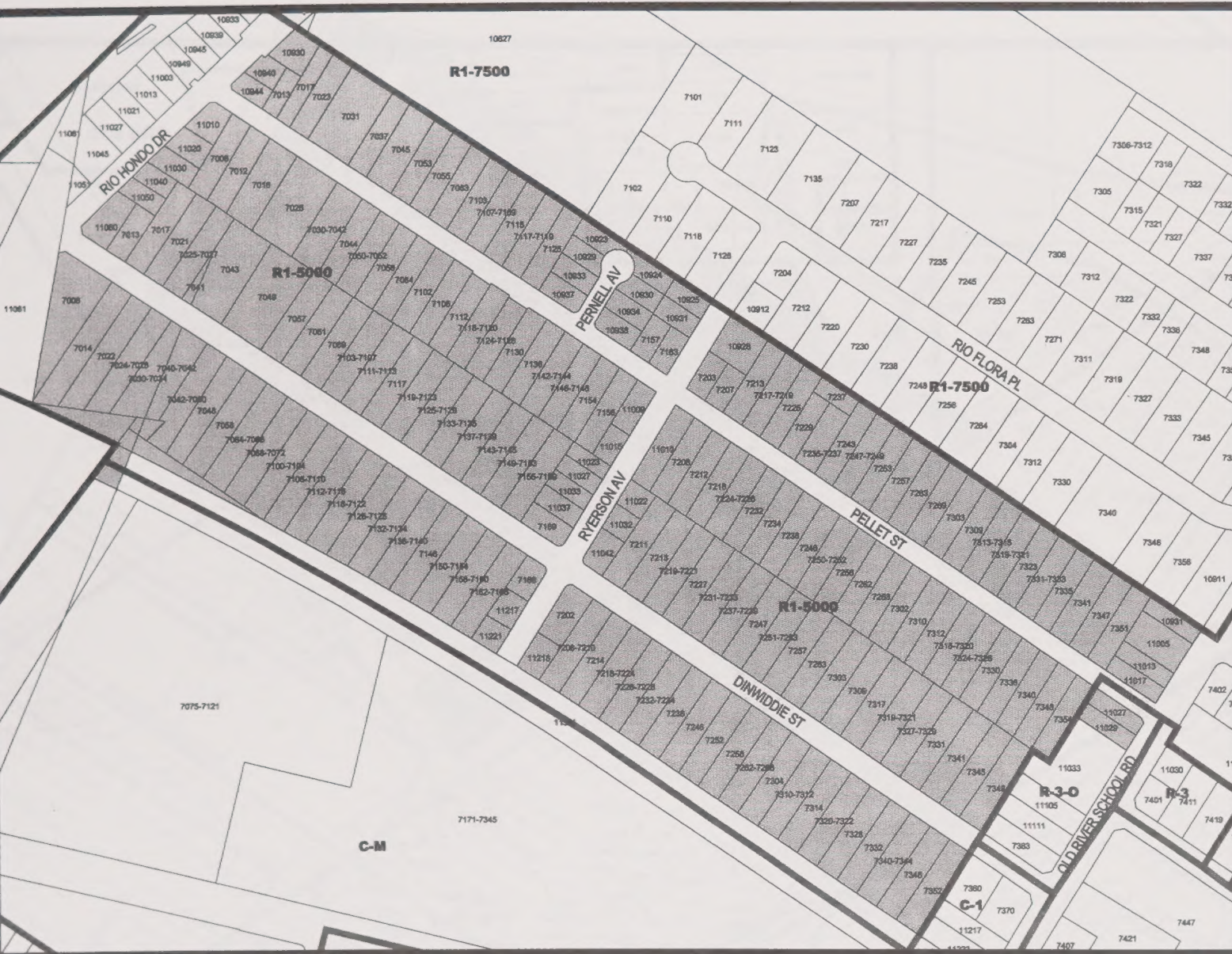


SECOND UNIT DEVELOPMENT AREA #1

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SCALE : 2500



SECOND UNIT DEVELOPMENT AREA #5

100 0 100 200 Feet



SCALE : 3000

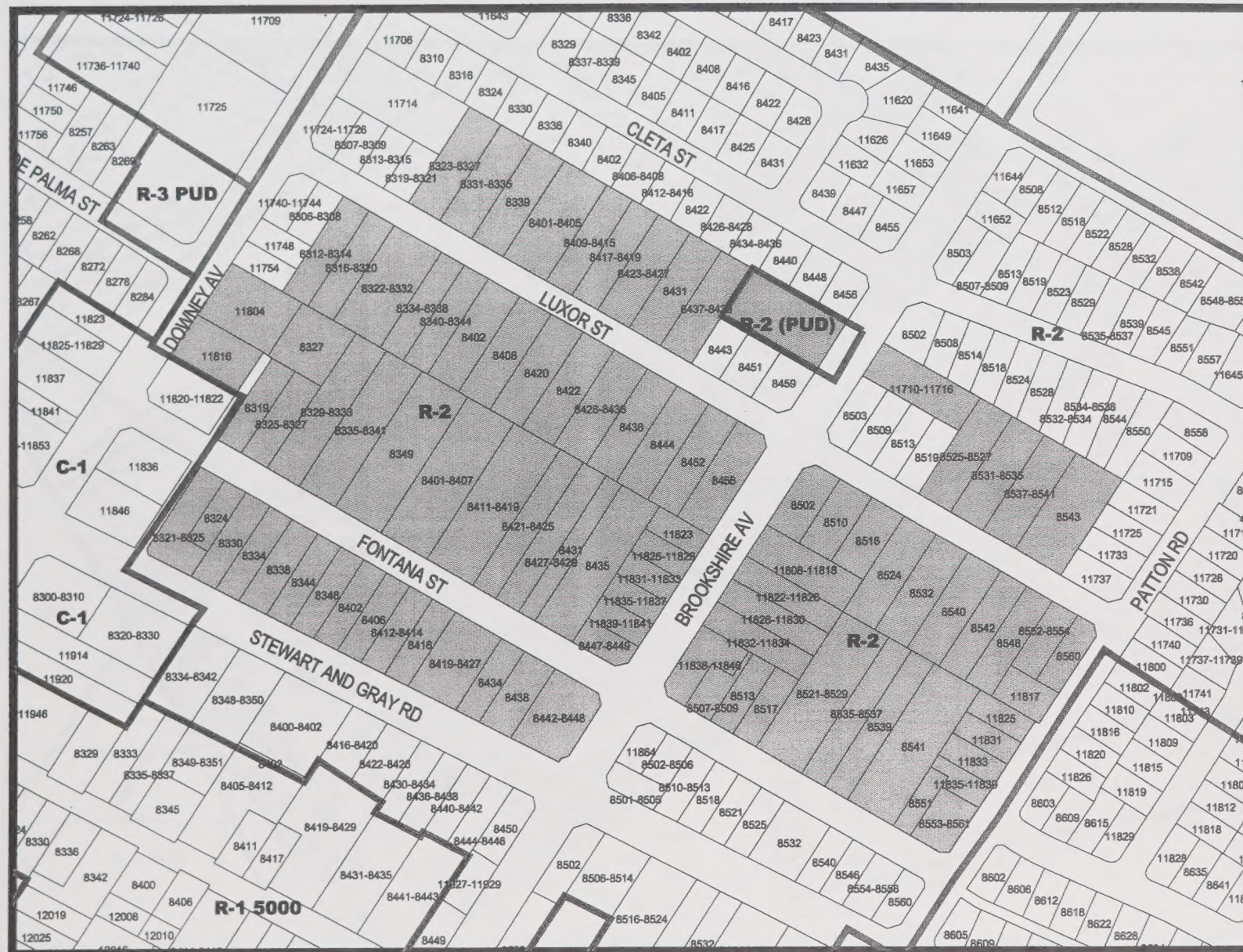


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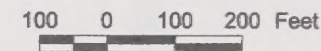
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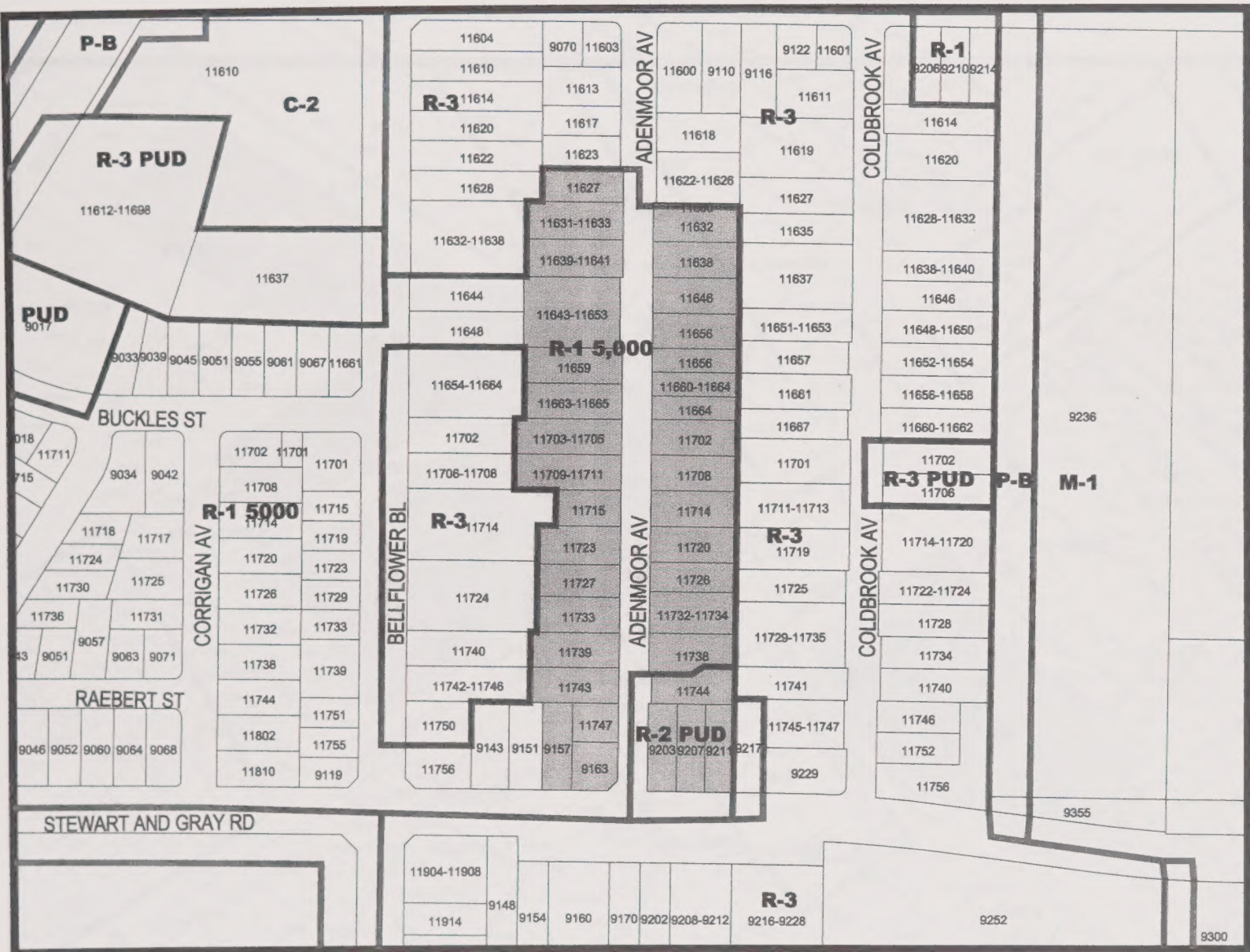
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SECOND UNIT DEVELOPMENT AREA #8



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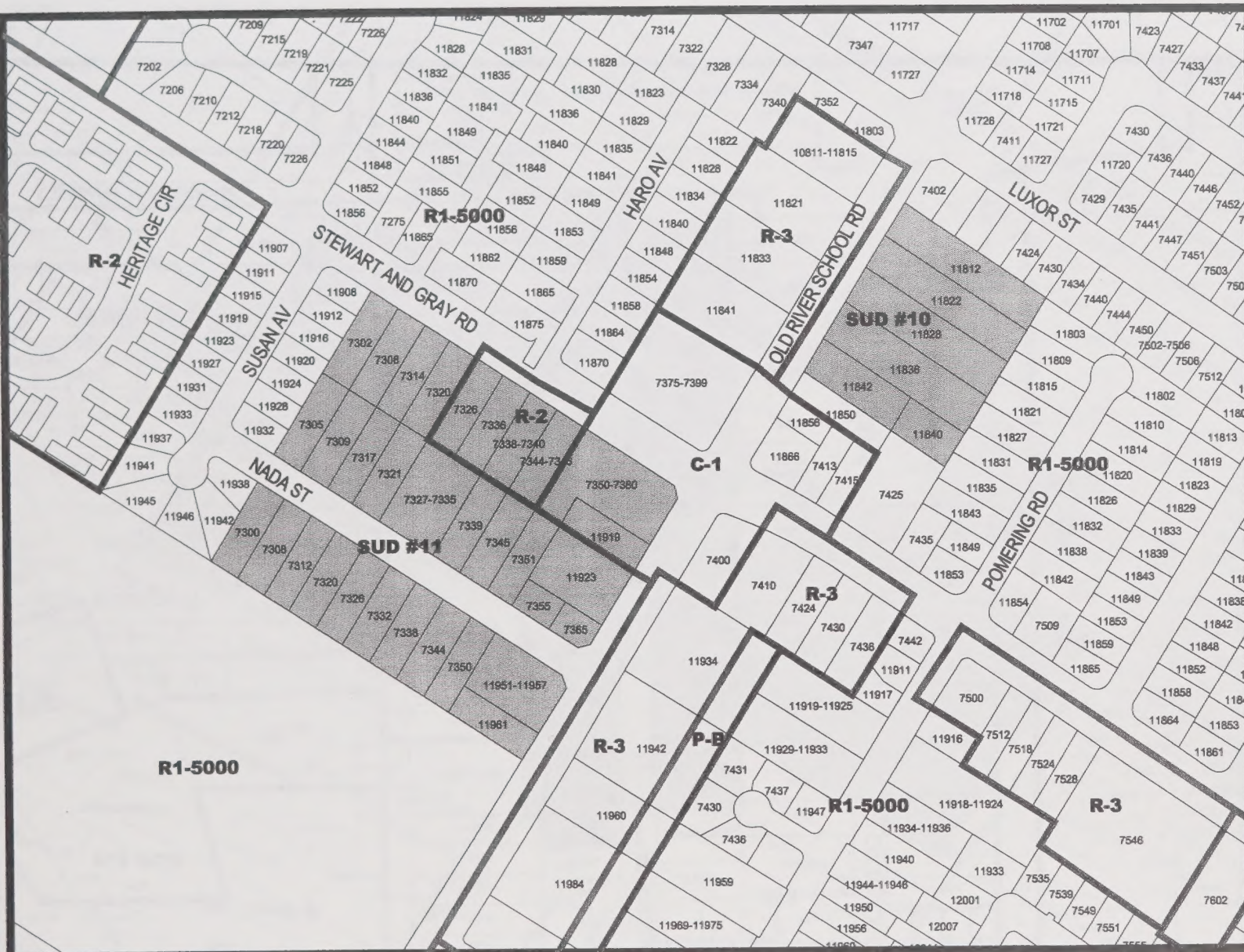
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City of Portland
Oregon

North

SCALE : 2000



SECOND UNIT DEVELOPMENT AREAS #10 and #11

100 0 100 200 Feet



SCALE : 2250

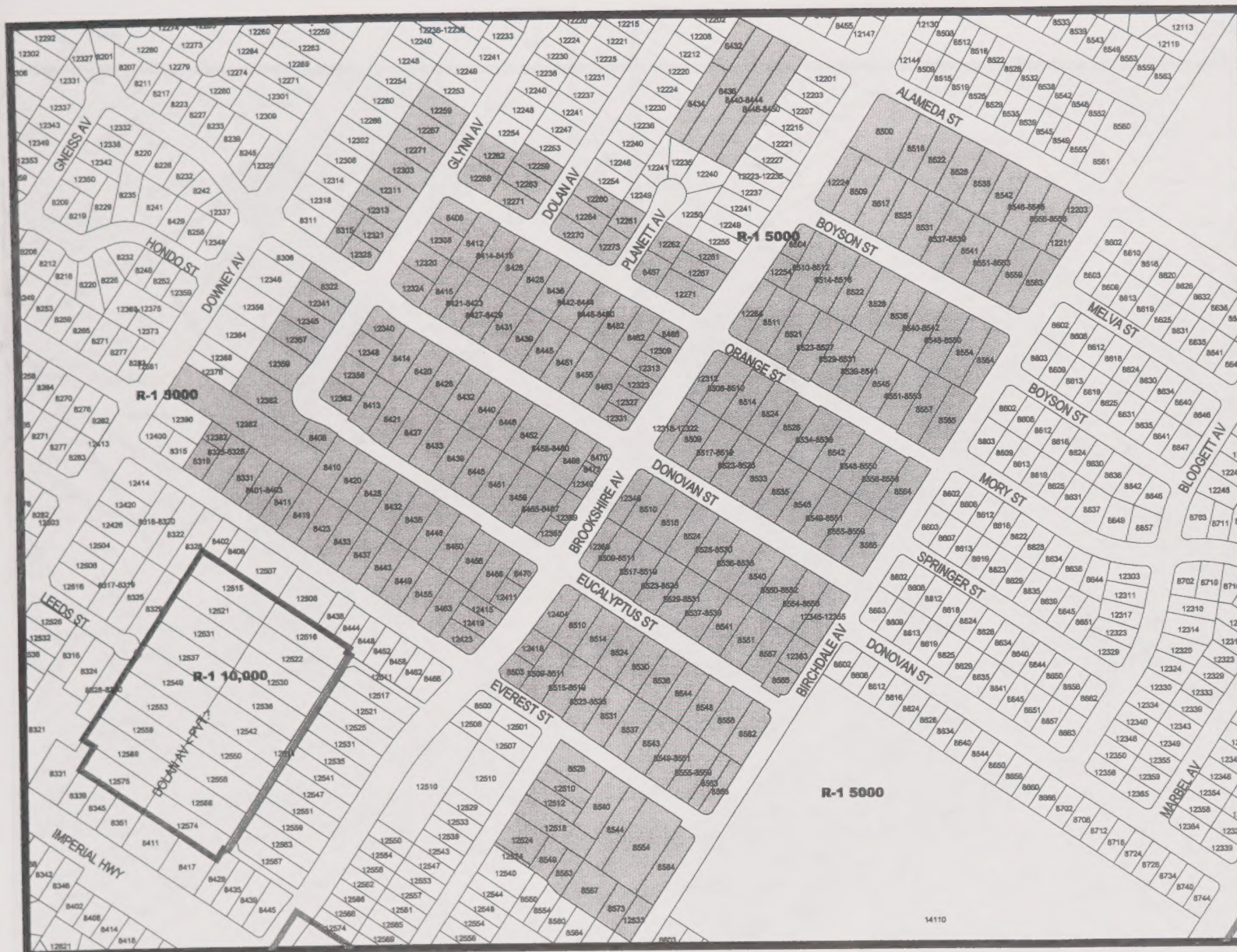


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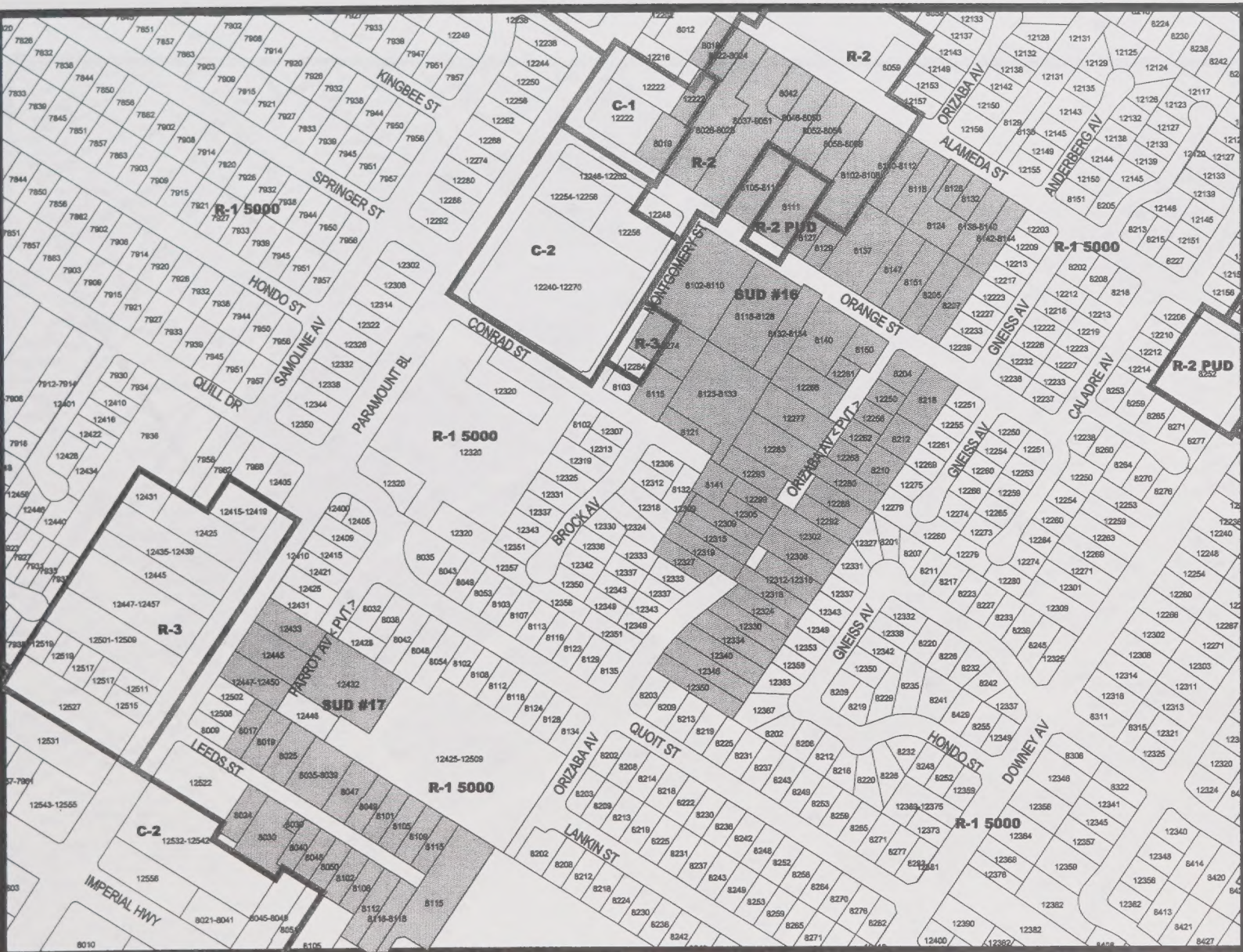


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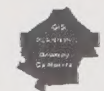
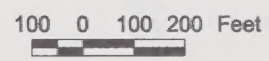
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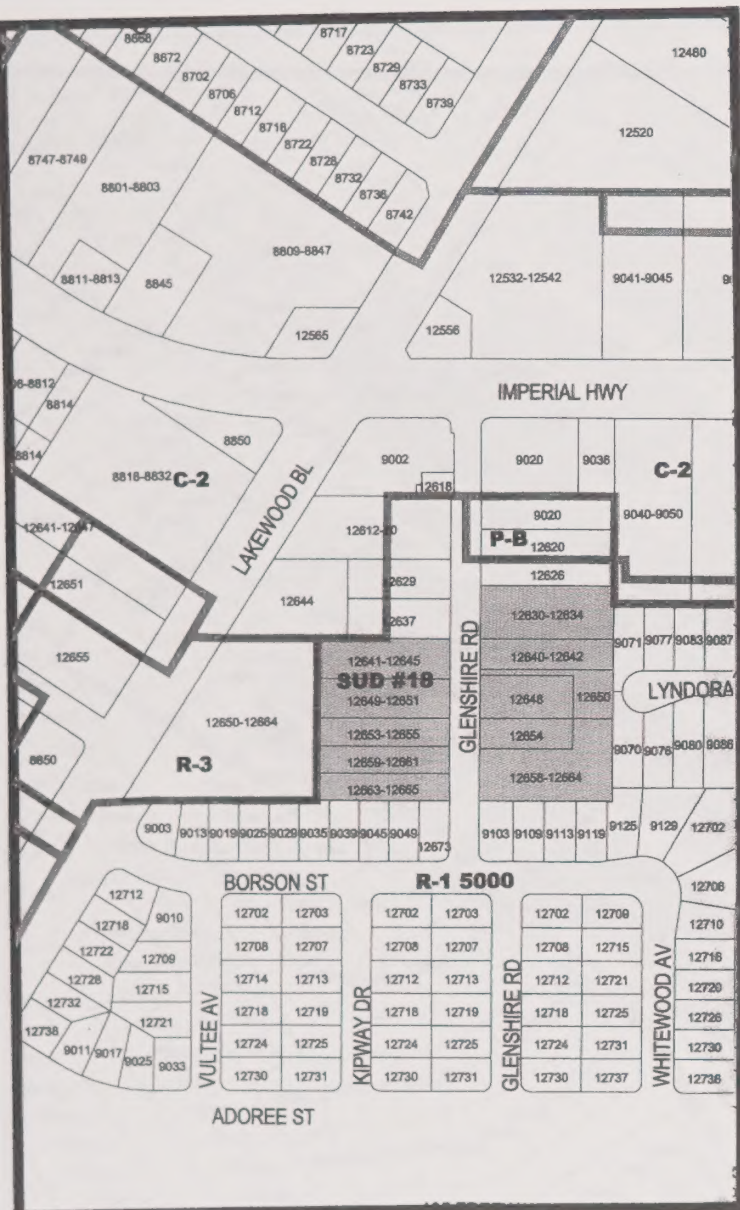
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SECOND UNIT DEVELOPMENT AREAS #16 and #17



SCALE : 3000

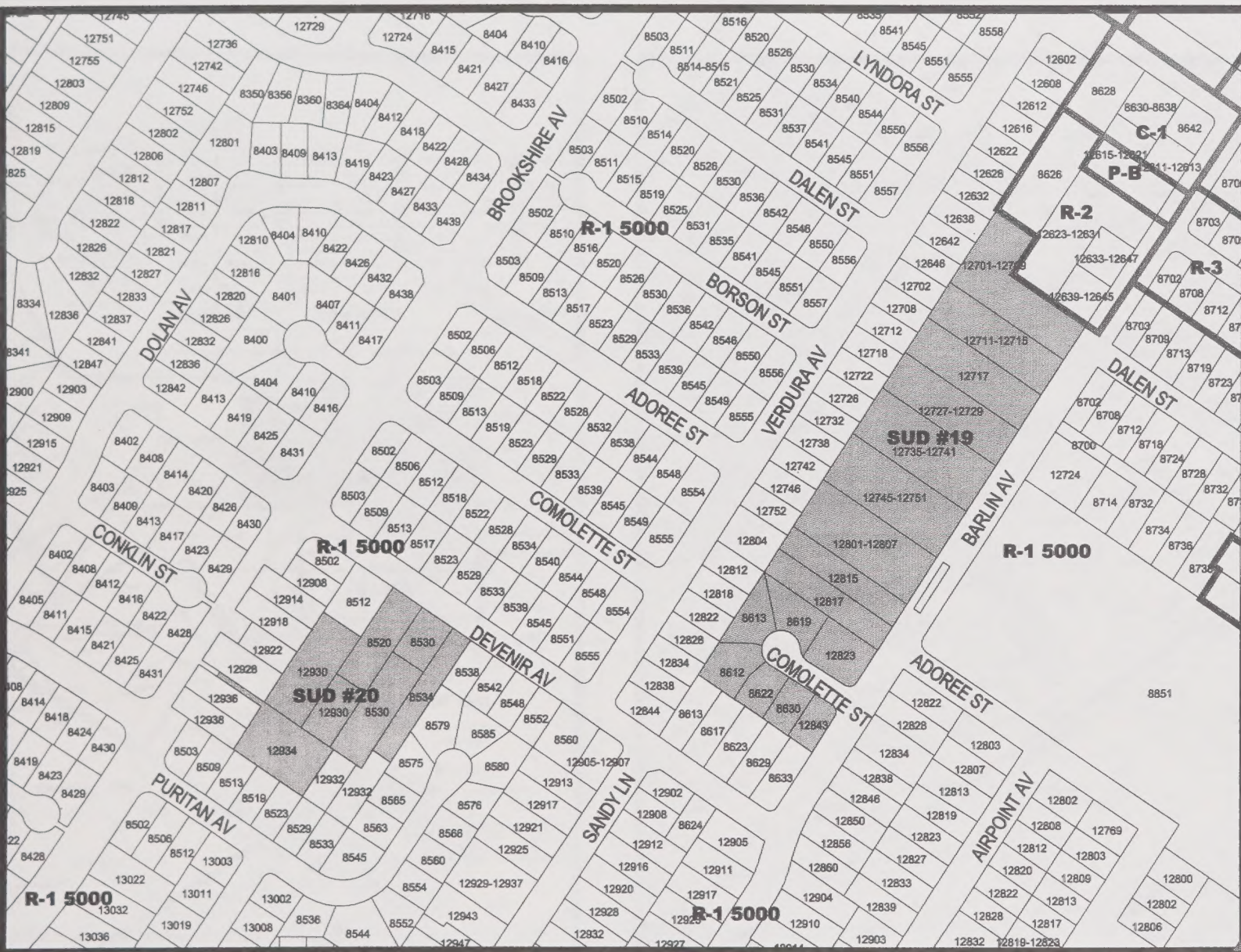


SECOND UNIT DEVELOPMENT AREAS #18 and #24

100 0 100 200 Feet



SCALE : 2500



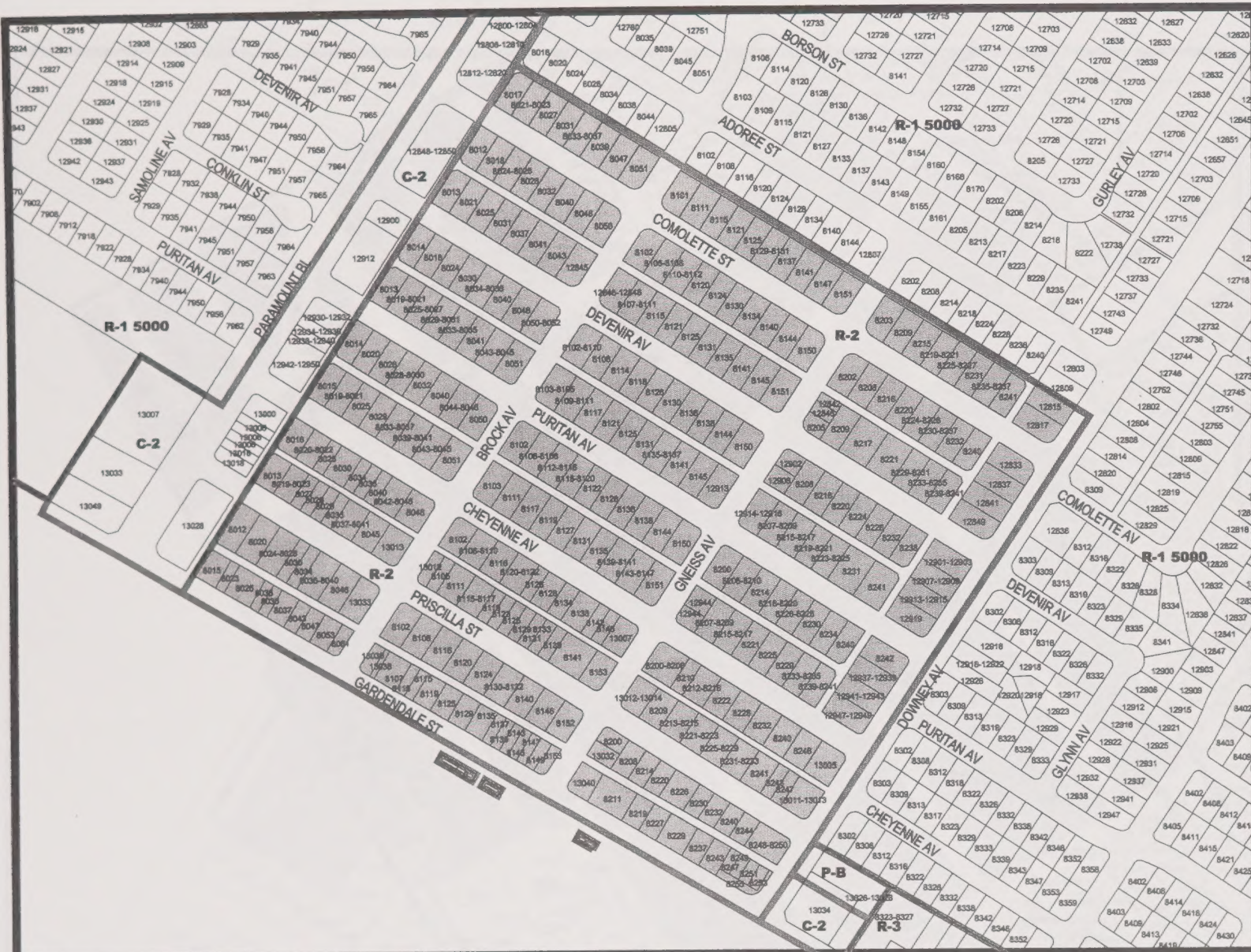
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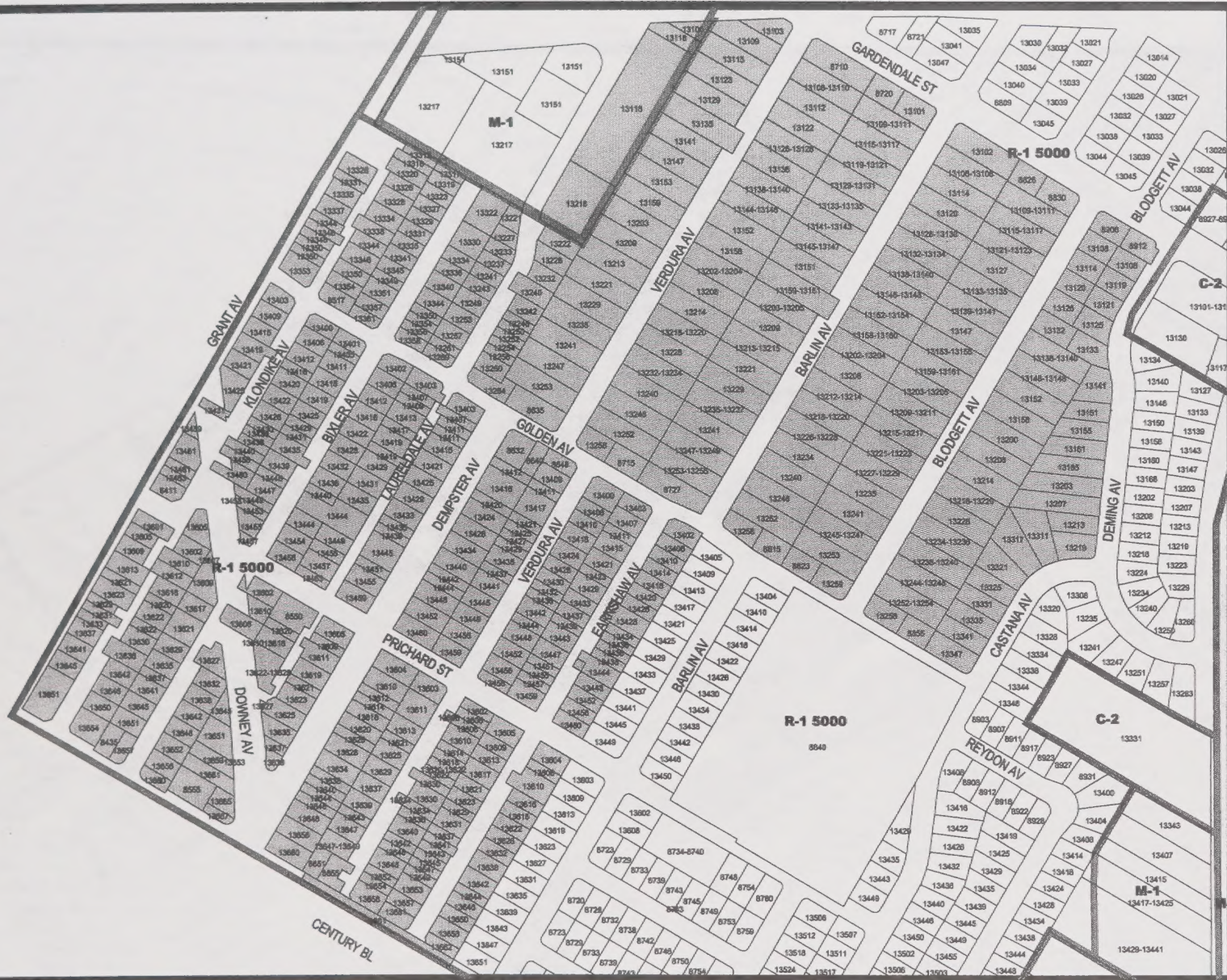


North

SCALE : 2250



SCALE : 3000



SECOND UNIT DEVELOPMENT AREA #22

100 0 100 200 Feet



SCALE : 3250



**SECOND UNIT DEVELOPMENT
AREA #23**

100 0 100 200 Feet



SCALE : 2500

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